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**Federal Reserve Release**

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*H.2*

*Actions of the Board, Its Staff,  
and the Federal Reserve Banks;  
Applications and Reports Received*

*No. 34*

*Week Ending August 21, 2021*

**Bank Holding Companies**

SmartFinancial, Inc., Knoxville, Tennessee -- (1) to merge with Sevier County Bancshares, Inc., and thereby indirectly acquire Sevier County Bank, both of Sevierville, Tennessee, and (2) for SmartBank, Pigeon Forge, Tennessee, to merge with Sevier County Bank, and to establish and operate branches at the locations of the main office and branches of Sevier County Bank.

- Approved, August 16, 2021

**S&R** Supervision and Regulation  
**C&CA** Consumer and Community Affairs  
**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems  
**IF** International Finance  
**MA** Monetary Affairs

**Bank Branches, Domestic**

## Richmond

Farmers & Merchants Bank, Timberville, Virginia -- to establish a branch that can be accessed at 3 South Cameron Street and 45 East Boscawen Street, Winchester, Virginia.

- Approved, August 17, 2021

## Richmond

HomeTrust Bank, Asheville, North Carolina -- to establish a branch at 17065 Nat Bynum Lane, Cornelius, North Carolina.

- Approved, August 18, 2021

**Bank Holding Companies**

## Chicago

HBT Financial, Inc., Bloomington, Illinois -- to acquire NXT Bancorporation, Inc., and thereby indirectly acquire NXT Bank, both of Central City, Iowa.

- Approved, August 16, 2021

## Minneapolis

Heritage Bancshares Group Inc., Employee Stock Ownership Plan and Trust, Spicer, Minnesota -- (1) to become a bank holding company by acquiring voting shares of Heritage Bancshares Group, Inc., and thereby indirectly acquire voting shares of Heritage Bank, N.A., both of Spicer, Minnesota, and (2) election to become a financial holding company.

- Approved, August 20, 2021

**Bank Holding Companies**

Boston

Independent Bank Corp. and Bradford Merger Sub Inc., both of Rockland, Massachusetts -- to acquire Meridian Bancorp, Inc., Peabody, by merger and thereby indirectly acquire East Boston Savings Bank, Boston, both of Massachusetts.

- Approved, August 20, 2021

Dallas

Plains Bancorp, Inc., Dimmitt, Texas -- to acquire Childress Bancshares, Inc., and thereby indirectly acquire First Bank and Trust of Childress, both of Childress, Texas.

- Approved, August 16, 2021

Kansas City

RCB Holding Company, Inc., Claremore, Oklahoma -- (1) to merge with Oklahoma State Bancshares, Vinita, and thereby indirectly acquire Oklahoma State Bank (Vinita Bank), Vinita, and Lakeside State Bank (Oolagah Bank), Oolagah, and (2) for RCB Bank, Claremore, to merge with Vinita Bank and Oolagah Bank, all of Oklahoma, and thereby establish branches.

- Approved, August 16, 2021

Minneapolis

Stearns Financial Services, Inc. Employee Stock Ownership Plan, Saint Cloud, Minnesota -- to acquire additional shares and increase its ownership in Stearns Financial Services, Inc., Saint Cloud, and thereby indirectly increase its control of Stearns Bank National Association, Saint Cloud; Stearns Bank of Upsala, National Association, Upsala; and Stearns Bank of Holdingford, National Association, Holdingford, all of Minnesota.

- Approved, August 16, 2021

**Banks, Foreign**

San Francisco

Taiwan Cooperative Bank, Ltd., Taipei, Taiwan -- to establish a branch in Houston, Texas, pursuant to Regulation K.

- Approved, August 20, 2021

**Banks, State Member**

St. Louis

First Bank, Creve Coeur, Missouri -- to make a public welfare investment.

- Approved, July 14, 2021

(A/C)

St. Louis

First Bank, Creve Coeur, Missouri -- to make a public welfare investment.

- Approved, August 17, 2021

**Change in Bank Control**

St. Louis

Alton Bancshares, Inc., Alton, Missouri -- Kendall L. Combs and Patricia A. Combs as trustees of the Combs Family Revocable Alton Bancshares Trust, both of Hollister, Missouri; Randall G. Combs or Beckie D. Combs, both of Alton, Missouri; and Michael D. Combs and Sandra L. Combs as trustees of the Michael and Sandra Combs Revocable Alton Bancshares Trust, both of Walnut Shade, Missouri, to retain voting shares of Alton Bancshares, Inc., and its subsidiaries Alton Bank, Alton, and First Community Bank of the Ozarks, Branson, both of Missouri.

- Permitted, August 19, 2021

**Change in Bank Control**

## Dallas

Capital Bancorp, Inc., Delhi, Louisiana -- Lawrence W. Pickett of Monroe, Louisiana, individually, and Lawrence W. Pickett, Dana Doshier DeGravelle, Marilyn Pickett Worsley, Rock W. Worsley, Lauren P. Davis, Pamela J. Pickett, Benjamin Clark Burch, and an individual identified as Minor A and an individual identified as Minor B, all of Monroe, Louisiana; Amanda Doshier Arledge of West Monroe, Louisiana; Adam L. Pickett of San Francisco, California; De-Ette Copes and Lonnie L. Copes of Delhi, Louisiana; Charles E. Hixon Jr. and Anne Ruth Hixon of Rayville, Louisiana; Bonnie R. Holley and Willie R. Holley of Epps, Louisiana; David Wesley Sullivan of Pioneer, Louisiana; and Joshua D. Sullivan of New Orleans, Louisiana, collectively a group acting in concert, to retain voting shares of Capital Bancorp, Inc., and thereby indirectly retain voting shares of Commercial Capital Bank, Delhi, Louisiana.

- Permitted, August 18, 2021

## Atlanta

Heritage Nola Bancorp, Inc., Covington, Louisiana -- Heritage Bank of St. Tammany ESOP, Covington, Louisiana, to acquire additional voting shares of Heritage NOLA Bancorp, Inc., and thereby indirectly acquire voting shares of Heritage Bank of St. Tammany, Covington, Louisiana.

- Permitted, August 20, 2021

## Kansas City

Lead Financial Group, Inc., Kansas City, Missouri -- SRT 2015 LFG Trust, Sarah Elizabeth ("Liza") Rowland Townsend as co-trustee, both of Kansas City, Missouri; MHR 2015 LFG Trust, Matthew Hill Rowland as co-trustee, both of Santa Monica, California, with Sarah Rowland, Kansas City, Missouri, as co-trustee of both trusts, to join the Rowland Family Group, a group acting in concert, to acquire voting shares of Lead Financial Group, Inc., and thereby indirectly acquire voting shares of Lead Bank, Kansas City, Missouri.

- Permitted, August 19, 2021

**Change in Bank Control**

Minneapolis

Marine Bancshares, Inc., Marine on Saint Croix, Minnesota -- the Scott C. Johnson and Jan L. Johnson Trust under agreement dated August 16, 2019 (the "Johnson Trust"), Scott C. Johnson and Jan L. Johnson as co-trustees of the Johnson Trust, and Jan L. Johnson, all of Stillwater, Minnesota, to become members of the Johnson Family Control Group, a group acting in concert, to acquire voting shares of Marine Bancshares, Inc., and thereby indirectly acquire voting shares of Security State Bank of Marine, Marine on St. Croix, Minnesota.

- Permitted, August 20, 2021

**Extensions of Time**

Dallas

Bright Force Holdings, LLC, Dallas, Texas -- extension to November 22, 2021, to engage in activities permitted by 12 C.F.R. 225.28(b)(1) by extending credit, and specifically, purchasing loan participations, loans, and other real estate owned from its subsidiary, American Bank, National Association, Dallas, Texas, including purchasing loan participations from third-party financial institutions.

- Granted, August 20, 2021

St. Louis

The Farmers & Merchants Bank, Stuttgart, Arkansas -- extension to February 20, 2022, to establish a branch at 3100 Southwest Drive, Jonesboro, Arkansas.

- Granted, August 18, 2021

Minneapolis

The Yellowstone Bank, Laurel, Montana -- extension to September 30, 2021, to merge with 1st Bank, Broadus, Montana, and thereby establish branches.

- Granted, August 20, 2021

**Supervision and Regulation**

Director, S&R

Citizens Financial Group, Inc., Providence, Rhode Island -- to make capital distributions in the fourth quarter of 2021 and subsequent quarters after the occurrence of an event requiring resubmission of its capital plan.

- Approved, August 16, 2021



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending August 21, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY BANCORP OF BERKSHIRES MHC	* 3A1	Community Bancorp of the Berkshires, MHC (in formation), and Community Bancorp of the Berkshires, Inc. (in formation), both of Adams, Massachusetts to become mutual bank holding and stock bank holding, respectively, by acquiring Adams Community Bank, Adams, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	09/04/2021
	* 3A3		Federal Register:	09/08/2021
EASTERN BANKSHARES INC	* 3A3	Eastern Bankshares, Boston, Massachusetts, to acquire Century Bancorp, Inc., Medford, Massachusetts, and its subsidiary, Century Bank & Trust Company, Medford, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A5		Federal Register:	08/30/2021

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**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

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

**CRA Examinations scheduled for Fourth Quarter of 2021 (October 1, 2021 - December 31, 2021) First Quarter of 2022 (January 1, 2022 - March 31, 2022)**

Institution	Location	Quarter
CORNERSTONE BK	SPENCER, MASSACHUSETTS	Fourth Quarter of 2021

**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending August 21, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIBANK, N.A.	Investment	Prior notice by Citibank Overseas Investment Corporation, New Castle, Delaware to make an additional investment, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
DIME CMNTY BK	BRIDGEHAMPTON, NEW YORK	First Quarter of 2022
GOLDMAN SACHS BK USA	NEW YORK, NEW YORK	First Quarter of 2022

**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending August 21, 2021**

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

**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for Fourth Quarter of 2021 (October 1, 2021 - December 31, 2021) First Quarter of 2022 (January 1, 2022 - March 31, 2022)**

Institution	Location	Quarter
AMERISERV FNCL BK	JOHNSTOWN, PENNSYLVANIA	First Quarter of 2022
NEW TRIPOLI BK	NEW TRIPOLI, PENNSYLVANIA	First Quarter of 2022

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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 August 21, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BBVA USA	PWI	BBVA USA, Birmingham, Alabama, requests prior approval to make three public welfare investments.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
CITIZENS BK OF KY	PAINTSVILLE, KENTUCKY	Fourth Quarter of 2021
MINSTER BK	MINSTER, OHIO	Fourth Quarter of 2021
SETTLERS BK	MARIETTA, OHIO	First Quarter of 2022



District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 21, 2021

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BANCORP	* 18C	First Bancorp, Southern Pines, North Carolina, to acquire 100% of the voting securities of Select Bancorp, Inc., Dunn, North Carolina, and thereby indirectly acquire Select Bank & Trust Company, Dunn, North Carolina. In addition, First Bank, Southern Pines, North Carolina, to merge with Select Bank & Trust Company, Dunn, North Carolina.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
	* Branch			

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**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
LIFESTORE BK	WEST JEFFERSON, NORTH CAROLINA	Fourth Quarter of 2021
PRIMIS BK	TAPPAHANNOCK, VIRGINIA	Fourth Quarter of 2021
SANDY SPRING BK	OLNEY, MARYLAND	Fourth Quarter of 2021
SHORE UNITED BK	EASTON, MARYLAND	Fourth Quarter of 2021
TOUCHSTONE BK	MC KENNEY, VIRGINIA	Fourth Quarter of 2021
VIRGINIA PTNR BK	FREDERICKSBURG, VIRGINIA	Fourth Quarter of 2021

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending August 21, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PEOPLES BANCSHARES, INC.	4c8	Peoples Bancshares, Inc., Mendenhall, Mississippi, to engage denovo, through its nonbank subsidiary, PB Community Impact Fund, LLC, Mendenhall, Mississippi, and thereby engage in community development activities pursuant to 12 CFR 225.28(b)(12).	Newspaper:	Not applicable
			Federal Register:	09/08/2021
SMARTBANK	* Branch	SmartBank, Pigeon Forge, Tennessee, to establish a branch located at 2890 Horace Shepard Drive, Dothan, Alabama.	Newspaper:	09/02/2021
			Federal Register:	Not applicable
SMARTBANK	* Branch	SmartBank, Pigeon Forge, Tennessee, to establish a branch located at 1605 Medical Center Pkwy, Murfreesboro, Tennessee.	Newspaper:	09/03/2021
			Federal Register:	Not applicable
SOUTH STATE CORPORATION	* 3A5	South State Corporation, Winter Haven, Florida to merge with Atlantic Capital Bancshares, Inc., and thereby acquire its subsidiary, Atlantic Capital Bank, National Association, both of Atlanta, Georgia.	Newspaper:	Not available
			Federal Register:	09/20/2021
SYNOVUS BANK	* Branch	Synovus Bank, Columbus, Georgia, to establish a branch located at 170 Saint Francis Street, known as the St. Francis branch, Mobile, Alabama.	Newspaper:	08/23/2021
			Federal Register:	Not applicable

**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
CAPITAL CITY BK	TALLAHASSEE, FLORIDA	Fourth Quarter of 2021
GROVE B&TC	MIAMI, FLORIDA	Fourth Quarter of 2021
FIRST FL INTEGRITY BK	NAPLES, FLORIDA	First Quarter of 2022

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending August 21, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK MICHIGAN FINANCIAL	* 3A1	Bank Michigan Financial Corporation, Brooklyn, Michigan, to become a bank holding company by acquiring Bank Michigan, Brooklyn, Michigan.	Newspaper:	Not available
			Federal Register:	09/15/2021
BRADLEY BANCORP, INC.	CIC	Jeffrey T. Young, Centerville, Iowa, individually and as trustee of the John Bradley Young, Sr. Marital Non-Exempt Trust; the John Bradley Young, Sr. Family Exempt Trust; the John Bradley Young, Sr. Marital Exempt Trust; the Jeff Young 2021 Irrevocable Trust; and the J. Bradley Young, Jr., 2021 Irrevocable Trust, all of Centerville, Iowa, to retain voting shares of Bradley Bancorp, Inc. and thereby indirectly retain voting shares of Iowa Trust and Savings Bank, both of Centerville, Iowa. In addition, the J. Bradley Young, Jr., Trust, Iowa Trust and Savings Bank as trustee, and J. Bradley Young, Jr., as settlor with power to vote Holding Company shares to form the Young Family Control Group as a group acting in concert.	Newspaper:	Not available
			Federal Register:	Not available
COMMUNITY FIRST FINANCIAL CORPORATION	CIC	Robert F. Hingst Kokomo, Indiana, along with Ann Hingst Vyas and Amit Vyas, Chicago, Illinois, to become members of the Hingst Family Control Group, a group acting in concert, to acquire 10 percent or more of the voting shares of Community First Financial Corporation and thereby indirectly acquire voting shares of Community First Bank of Indiana, both of Kokomo, Indiana.	Newspaper:	09/04/2021
			Federal Register:	09/07/2021
FENTURA FINANCIAL, INC.	* 3A3	Fentura Financial, Inc., Fenton, Michigan, to acquire 100 percent of Farmers State Bank of Munith, Munith, Michigan.	Newspaper:	09/17/2021
			Federal Register:	Not available
FOSTORIA BANKSHARES, INC.	CIC	The CAOS Family Irrevocable Trust, Teresa J. Simington and Bradley D. Simington, as co-trustees, and Bradley D. Simington, as an individual, all of Milford, IA to form the CAOS Family Irrevocable Trust control group, a group acting in concert, and to retain voting shares of Fostoria Bankshares, Inc., and thereby indirectly retain voting shares of Farm Savings Bank, both of Fostoria, Iowa.	Newspaper:	09/01/2021
			Federal Register:	08/31/2021

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 21, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
MILLEDGEVILLE BANCORP, CIC INC.		Cheryl Allen, Sterling, Illinois; Gregg DeVries, Byron, Illinois; and Sandra K. DeVries Trust, Sandra K. Devries, as trustee, and Roger P. DeVries Trust, Roger P. DeVries, as trustee, all of Milledgeville, Illinois; as the DeVries Family Control Group, a group acting in concert; and Edward M. Tyne, Kay F. Tyne, and Margaret A. Tyne, all of Polo, Illinois; and Courtney Tyne, Washington, D.C.; as the Tyne Family Control Group, a group acting in concert, to acquire additional voting shares of Milledgeville Bancorp, Inc., and thereby indirectly acquire voting shares of Milledgeville State Bank, both of Milledgeville, Illinois.	Newspaper: Federal Register:	08/25/2021 08/25/2021
NORTH SHORE, MHC	MHC Activity	North Shore MHC, Waukegan, IL, is seeking the inclusion of non-interest bearing demand accounts in the offering priority for the upcoming MHC full conversion to be submitted in September 2021. By default, Regulation MM requires the exclusion of all non-interest bearing demand deposit accounts from the stock offering priority. North Shore MHC is requesting a review of their support for the request prior to submitting the full conversion application.	Newspaper: Federal Register:	Not applicable Not available
OLD SECOND BANCORP, INC.	* 3A3	Old Second Bancorp, Inc., Aurora, Illinois to acquire 100 percent of West Suburban Bancorp, Inc., Lombard, Illinois and thereby indirectly acquire West Suburban Bank, both of Lombard, Illinois.	Newspaper: Federal Register:	Not available Not available
OTTAWA BANCORP, INC.	* 3A1	Ottawa Bancorp, Inc., Ottawa, Illinois, to become a bank holding company as a result of the conversion of Ottawa Savings Bank, Ottawa, Illinois, from a federally chartered savings association to a state chartered bank.	Newspaper: Federal Register:	Not available Not available

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending August 21, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WOODTRUST FINANCIAL CORPORATION	CIC	The Steven C. Bell 2021 Investment Trust, Paula Bell, as trustee, both of Wisconsin Rapids, Wisconsin; and the Linda J. Growney Investment Trust, Madison, Wisconsin, Chad Kane, Wausau, Wisconsin; to join the Bell Family Control Group, a group acting in concert, to acquire voting shares of WoodTrust Financial Corporation and thereby indirectly retain voting shares of WoodTrust Bank, both of Wisconsin Rapids, Wisconsin. Additionally, Paula Bell, a current member of the Bell Family Control Group, to individually, and as trustee of the Steven C. Bell 2021 Investment Trust, both of Wisconsin Rapids, Wisconsin; acquire control of 25 percent or more of the voting shares of WoodTrust Financial Corporation and thereby indirectly retain voting shares of WoodTrust Bank, both of Wisconsin Rapids, Wisconsin.	Newspaper: Federal Register:	Not available 08/23/2021

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**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
CEDAR RAPIDS B&TC	CEDAR RAPIDS, IOWA	Fourth Quarter of 2021
FIRST HERITAGE BK	SHENANDOAH, IOWA	Fourth Quarter of 2021
GNB BK	GRUNDY CENTER, IOWA	Fourth Quarter of 2021
GRUNDY BK	MORRIS, ILLINOIS	Fourth Quarter of 2021
LOGAN ST BK	LOGAN, IOWA	Fourth Quarter of 2021
ROLLING HILLS B&T	ATLANTIC, IOWA	Fourth Quarter of 2021
FIRST BK OF BERNE	BERNE, INDIANA	First Quarter of 2022
FIRST CMNTY BK	HARBOR SPRINGS, MICHIGAN	First Quarter of 2022
FIRST EAGLE BK	CHICAGO, ILLINOIS	First Quarter of 2022
FIRST ST BK	EASTPOINTE, MICHIGAN	First Quarter of 2022
HARTSBURG ST BK	HARTSBURG, ILLINOIS	First Quarter of 2022
SAINT ANSGAR ST BK	SAINT ANSGAR, IOWA	First Quarter of 2022
STATE BK	SPENCER, IOWA	First Quarter of 2022

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**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending August 21, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FNBC BANK	* Branch	FNBC Bank, Ash Flat, Arkansas, to establish a branch facility located at 175 West End Way, Mountain Home, Arkansas.	Newspaper:	09/02/2021
			Federal Register:	Not applicable
Poplar Bluff Bancorp, Inc.	* 3A1	Poplar Bluff Bancorp, Inc., Poplar Bluff, Missouri, to become a bank holding company by acquiring 100 percent of the voting shares of First Missouri State Bank, Poplar Bluff, Missouri.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

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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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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
329550	INSOUTH BK, BROWNSVILLE, TENNESSEE	03/15/2021	08/16/2021	S	Int Small Bank

**CRA Examinations scheduled for Fourth Quarter of 2021 (October 1, 2021 - December 31, 2021) First Quarter of 2022 (January 1, 2022 - March 31, 2022)**

Institution	Location	Quarter
FIRST ST B&TC	CARUTHERSVILLE, MISSOURI	Fourth Quarter of 2021
FIRST ST BK OF WARREN	WARREN, ARKANSAS	Fourth Quarter of 2021
INDEPENDENCE BK OF KY	OWENSBORO, KENTUCKY	Fourth Quarter of 2021
LEWISBURG BKG CO	LEWISBURG, KENTUCKY	Fourth Quarter of 2021
PEOPLES BK OF ALTENBURG	ALTENBURG, MISSOURI	Fourth Quarter of 2021
CALLAWAY BK	FULTON, MISSOURI	First Quarter of 2022
CASS CMRL BK	DES PERES, MISSOURI	First Quarter of 2022
CENTRAL BK OF ST LOUIS	CLAYTON, MISSOURI	First Quarter of 2022
CENTRAL TR BK	JEFFERSON CITY, MISSOURI	First Quarter of 2022
COMMUNITY FNCL SVC BK	BENTON, KENTUCKY	First Quarter of 2022
FARMERS & MERCHANTS BK	STUTTGART, ARKANSAS	First Quarter of 2022
FINANCIAL FED BK	MEMPHIS, TENNESSEE	First Quarter of 2022
MIDWEST BANKCENTRE	SAINT LOUIS, MISSOURI	First Quarter of 2022
PATRIOT BK	MILLINGTON, TENNESSEE	First Quarter of 2022

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**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending August 21, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FINANCIAL SERVICES OF LOWRY, INC.	CIC	The Peter J. Nelson Trust that is in formation - Kari A.M. Nelson, Trustee, both of Glenwood, Minnesota, to acquire shares of Financial Services of Lowry, Inc. ("FSLI"), Lowry, Minnesota and thereby join the Nelson-Martinson family shareholder group acting in concert that collectively controls 25% or more of the shares and thereby controls FSLI. FSLI controls Lowry State Bank, Lowry, Minnesota and First National Bank of Osakis, Osakis, Minnesota.	Newspaper:	Not available
			Federal Register:	09/07/2021
MINNESOTA COMMUNITY BANCSHARES, INC.	CIC	Daniel Otten, Hayward, Minnesota, to retain voting shares of Minnesota Community Bancshares, Inc., Albert Lea, Minnesota (MCBI), and thereby indirectly retain voting shares of Arcadian Bank, Hartland, Minnesota (Bank). Additionally, Tony Kermes, Hayward, Minnesota, to acquire voting shares of MCBI, and join the Otten Family Control Group, a group acting in concert, and thereby indirectly acquire voting shares of Bank.	Newspaper:	Not available
			Federal Register:	09/03/2021

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**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
450959	SECURITY FNCL BK, DURAND, WISCONSIN	03/29/2021	08/16/2021	O	Int Small Bank

**CRA Examinations scheduled for Fourth Quarter of 2021 (October 1, 2021 - December 31, 2021) First Quarter of 2022 (January 1, 2022 - March 31, 2022)**

Institution	Location	Quarter
CITIZENS B&TC	BIG TIMBER, MONTANA	Fourth Quarter of 2021
WELCOME ST BK	WELCOME, MINNESOTA	Fourth Quarter of 2021
CHARTER BK	EAU CLAIRE, WISCONSIN	First Quarter of 2022
FIRST INTRST BK	BILLINGS, MONTANA	First Quarter of 2022
FIRST WESTERN B&TC	MINOT, NORTH DAKOTA	First Quarter of 2022
PROFINIUM	TRUMAN, MINNESOTA	First Quarter of 2022
YELLOWSTONE BK	LAUREL, MONTANA	First Quarter of 2022

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending August 21, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CEDAR RAPIDS STATE COMPANY	CIC	Kathleen Sullivan, Cedar Rapids, Nebraska, to acquire voting shares of Cedar Rapids State Company, and thereby indirectly acquire voting shares of Cedar Rapids State Bank, both of Cedar Rapids, Nebraska, and to join the Sullivan Family Group.	Newspaper:	08/18/2021
			Federal Register:	08/19/2021
Employee Stock Ownership Plan Accounts Trust of the Security Bank KSOP & Trust	* 3A1	Employee Stock Ownership Plan Accounts Trust of the Security Bank KSOP & Trust, Laurel, Nebraska, to become a bank holding company through the acquisition of 31.3 percent of the voting shares of First Laurel Security Co., parent of Security Bank, both of Laurel, Nebraska.	Newspaper:	Not available
			Federal Register:	Not available
TRI VALLEY BANCSHARES, INC.	* 3A3	Tri Valley Bancshares, Inc., Talmage, Nebraska; to acquire First State Bank, Scottsbluff, Nebraska.	Newspaper:	Not available
			Federal Register:	09/02/2021

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**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

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

**CRA Examinations scheduled for Fourth Quarter of 2021 (October 1, 2021 - December 31, 2021) First Quarter of 2021 (January 1, 2022 - March 31, 2022)**

Institution	Location	Quarter
BANK OF CMRC	RAWLINS, WYOMING	Fourth Quarter of 2021
BANK7	OKLAHOMA CITY, OKLAHOMA	Fourth Quarter of 2021
FIRST NORTHERN BK OF WY	BUFFALO, WYOMING	Fourth Quarter of 2021
FIRST WESTROADS BK	OMAHA, NEBRASKA	Fourth Quarter of 2021
FIRSTBANK	LAKESWOOD, COLORADO	Fourth Quarter of 2021
FIVE POINTS BK	HASTINGS, NEBRASKA	Fourth Quarter of 2021
MNB BK	MCCOOK, NEBRASKA	Fourth Quarter of 2021
UINTA BK	MOUNTAIN VIEW, WYOMING	Fourth Quarter of 2021
UNION ST BK	EVEREST, KANSAS	Fourth Quarter of 2021
WYOMING B&TC	CHEYENNE, WYOMING	Fourth Quarter of 2021
FNB WA	WASHINGTON, KANSAS	First Quarter of 2022

\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending August 21, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch located at 2051 West Airport Freeway, Eules, Texas 76040	Newspaper:	08/26/2021
			Federal Register:	Not applicable
SECURITY HOLDING COMPANY	CIC	Notice under the Change in Bank Control Act ("CIBCA") by Security State Bank & Trust ("Bank"), Fredericksburg, Texas, to retain control of voting the shares of Security Holding Company ("Company"), Fredericksburg, Texas, as co-trustee of the Kathleen Keller 2016 Trust, Blanco County, Texas, and the Kay Durst Family 2016 Trust, Gillespie County, Texas, which owns Company stock and thereby indirectly owns Bank. Additionally, the Elliott Gage Hayne GST Trust, Elliott Gage Hayne, as Trustee; the James L. Hayne, Jr. GST Trust, James L. Hayne, Jr., as Trustee; the Nancy Elliott Hayne GST Trust, Nancy Elliott Hayne, as Trustee; the Walter Catto Hayne GST Trust, and Walter Catto Hayne, as Trustee; all of San Antonio, Texas, have provided notification to join other members of the Bonnen/Durst/Hayne/Igler/Keller/Kemp/LeJeune/Loth control group, a group acting in concert, previously cleared by the Federal Reserve Board under CIBCA on June 15, 2015, or January 13, 2017, to retain 25 percent or more of the shares of Company and indirectly Bank	Newspaper:	08/31/2021
			Federal Register:	08/30/2021
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 01/01/16)	* 3A3	Application by Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Effective January 1, 2016), and the related Woodforest Financial Group Employee Stock Ownership Trust, to acquire up to 32 percent of Woodforest Financial Group, Inc., all of The Woodlands, Texas, and indirectly acquire Woodforest National Bank, The Woodlands, Texas	Newspaper:	Not available
			Federal Register:	09/13/2021

**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

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NONE					

**CRA Examinations scheduled for Fourth Quarter of 2021 (October 1, 2021 - December 31, 2021) First Quarter of 2022 (January 1, 2022 - March 31, 2022)**

Institution	Location	Quarter
BANK & TR SSB	DEL RIO, TEXAS	Fourth Quarter of 2021
CIERA BK	GRAHAM, TEXAS	Fourth Quarter of 2021
CROWELL ST BK	CROWELL, TEXAS	Fourth Quarter of 2021
FIRST ST BK	ABILENE, TEXAS	Fourth Quarter of 2021
UNITED TX BK	DALLAS, TEXAS	Fourth Quarter of 2021
FIRST ST BK OF LIVINGSTON	LIVINGSTON, TEXAS	First Quarter of 2022
SUSSER BK	BEDFORD, TEXAS	First Quarter of 2022
TEXAS FIRST BK	TEXAS CITY, TEXAS	First Quarter of 2022

\* Subject to the provisions of the Community Reinvestment Act



**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending August 21, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
TRICO BANCSHARES	* 3A3	TriCo Bancshares, Chico, California, to acquire Valley Republic Bancorp, and thereby indirectly acquire Valley Republic Bank, both of Bakersfield, California, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act.	Newspaper:	09/06/2021
	* 3A5		Federal Register:	09/13/2021

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**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
FARMERS & MRCH BK	LONG BEACH, CALIFORNIA	Fourth Quarter of 2021
WESTERN ALLI BK	PHOENIX, ARIZONA	Fourth Quarter of 2021
COASTAL CMNTY BK	EVERETT, WASHINGTON	First Quarter of 2022
UNITED BUS BK	WALNUT CREEK, CALIFORNIA	First Quarter of 2022