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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. 40*

*Week Ending October 2, 2021*

### **Testimony and Statements**

Coronavirus and CARES Act -- statement by Chair Powell before the Senate Committee on Banking, Housing, and Urban Affairs on September 28 and the House Committee on Financial Services on September 30, 2021.

- Published, September 28, 2021

### **Forms**

Forms -- initial Board review to extend with revision the Weekly Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks (FR 2644) and Disclosure Requirements of Subpart H of Regulation H (Consumer Protection in Sales of Insurance) (FR H-7); initial Board review to extend without revision the Application Form for Membership on the Community Advisory Council (FR 1401); final Board review to extend with revision the Report of Selected Money Market Rates (FR 2420); and final Board review to extend without revision the Supervisory and Regulatory Survey (FR 3052) and Policy Impact Survey (FR 3075).

- Approved, September 29, 2021

### **Personnel**

Division of Supervision and Regulation -- appointment of Uzma Wahhab as associate director.

- Announced, September 30, 2021

### **Regulations and Policies**

Fedwire® Funds Service -- notice of the Federal Reserve Banks' adoption of the ISO® 20022 message format and request for comment on a proposal to expedite adoption.

- Approved, September 30, 2021

**Enforcement**

The Bank & Trust, S.S.B., Del Rio, Texas -- cease-and-desist order dated August 18, 2017, terminated September 17, 2021.

- Announced, September 23, 2021

(A/C)

Simmons Bank, Pine Bluff, Arkansas -- consent order of prohibition against Brent Harness, a former institution-affiliated party.

- Announced, September 23, 2021

(A/C)

UBS AG, Zurich, Switzerland, and UBS AG, Stamford Branch, Stamford, Connecticut -- cease-and-desist order dated May 20, 2015, terminated September 23, 2021.

- Announced, October 1, 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**

## St. Louis

First State Bank, Russellville, Arkansas -- to establish a branch at 3654 Investment Drive, Fayetteville, Arkansas.

- Returned, September 29, 2021

## San Francisco

Heritage Bank of Commerce, San Jose, California -- to establish a branch at 1111 Broadway Street, Oakland, California.

- Approved, October 1, 2021

## St. Louis

TPNB Bank, Paris, Missouri -- to establish a branch at 205 South Center Street, Shelbina, Missouri.

- Approved, September 30, 2021

## San Francisco

Western Alliance Bank, Phoenix, Arizona -- to establish a branch at 1725 Blake Street, Denver, Colorado.

- Approved, September 28, 2021

**Bank Holding Companies**

## San Francisco

Banc of California, Inc., Santa Ana, California -- to acquire Pacific Mercantile Bancorp and thereby indirectly acquire Pacific Mercantile Bank, both of Costa Mesa, California.

- Approved, October 1, 2021

**Bank Holding Companies**

Richmond

First Bancorp, Southern Pines, North Carolina -- to acquire Select Bancorp, Inc., and thereby indirectly acquire Select Bank & Trust Company, both of Dunn, North Carolina, and for First Bank, Southern Pines, to merge with Select Bank & Trust Company and thereby establish branches.

- Approved, September 28, 2021

Dallas

Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Eff. 01/01/16), The Woodlands, Texas, and Woodforest Financial Group Employee Stock Ownership Trust -- to acquire shares of Woodforest Financial Group, Inc., and indirectly acquire Woodforest National Bank, both of The Woodlands, Texas.

- Approved, October 1, 2021

**Banks, State Member**

St. Louis

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

- Approved, October 1, 2021

Secretary

The Northern Trust Company, Chicago, Illinois -- to make a public welfare investment.

- Approved, September 30, 2021

San Francisco

Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.

- Approved, September 24, 2021

(A/C)

**Change in Bank Control**

Kansas City

Cedar Rapids State Company, Cedar Rapids, Nebraska -- 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, Cedar Rapids, Nebraska, and to join the Sullivan Family Group.

- Permitted, September 29, 2021

Minneapolis

Ipswich Community Bancshares, Inc., Ipswich, South Dakota -- Patty Beyers, Roscoe, South Dakota, to retain voting shares of Ipswich Community Bancshares, Inc., and thereby indirectly retain voting shares of Ipswich State Bank, Ipswich, South Dakota.

- Permitted, September 27, 2021

Chicago

Milledgeville Bancorp, Inc., Milledgeville, Illinois -- 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, Milledgeville, Illinois.

- Permitted, October 1, 2021

**Change in Bank Control**

Dallas

Security Holding Company, Fredericksburg, Texas -- 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; and the Walter Catto Hayne GST Trust, 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, to retain voting shares of Company and indirectly Bank.

- Permitted, October 1, 2021

**Extensions of Time**

Kansas City

Banner County Ban Corporation Employee Stock Ownership Plan and Trust, Harrisburg, Nebraska -- extension to January 1, 2022, to acquire additional voting shares of Banner County Ban Corporation and thereby indirectly acquire additional voting shares of Banner Capital Bank, both of Harrisburg, Nebraska.

- Granted, September 30, 2021

**Supervision and Regulation**

Director, S&amp;R

Santander Holdings USA, Inc., Boston, Massachusetts -- to make capital distributions in the third quarter of 2021 after the occurrence of an event requiring resubmission of its capital plan.

- Approved, September 30, 2021

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending October 2, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
15 BEACH MHC	* MHC Formation	15 Beach MHC (in formation) and CFSB Bancorp, Inc. (in formation), both of Quincy, Massachusetts, to become a mutual holding company and a savings and loan holding company, respectively, by acquiring 100% of the voting shares of Colonial Federal Savings Bank, Quincy, Massachusetts following the conversion of Colonial Federal Savings Bank, Quincy, Massachusetts, from a federal mutual savings bank to a federal stock savings bank, and for CFSB Bancorp Inc. to conduct a minority stock issuance.	Newspaper:	Not available
	MHC Minority Stock Issuance		Federal Register:	10/21/2021
CITIZENS FINANCIAL GROUP, INC.	* 3A3	Application by Citizens Financial Group, Inc. and its wholly-owned subsidiary bank, Citizens Bank N.A., both of Providence, Rhode Island to acquire Investors Bancorp, Inc. and its wholly-owned subsidiary bank, Investors Bank, both of Short Hills, New Jersey pursuant to section 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended, and section 225.15 of Regulation Y.	Newspaper:	Not available
	* 3A5		Federal Register:	10/21/2021

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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**                      **Quarter of**

Institution	Location	Quarter
NONE		

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

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADIRONDACK TRUST COMPANY, THE	Premises	The Adirondack Trust Company, Saratoga Springs, New York, to increase its investment in bank premises, pursuant to Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
DELTA INVESTMENT COMPANY (CAYMAN)	CIC	Notice of Change in Control by Lucia de Campos Faria, Junia de Campos Faria Zieglmeyer, and Eliana de Campos Faria, all of Sao Paulo, Brazil; Flavia Faria Vasconcellos, Rio de Janeiro, Brazil; The FC Family Trust, The White Dahlia Company Inc. as trustee of the FC Family Trust, both of Hampton, New Hampshire; and Claudia de Faria Carvalho, New York, New York, as primary beneficiary of the FC Family Trust; to acquire voting shares of Delta Investment Company (Cayman), Georgetown, Cayman Islands, and thereby indirectly acquire voting shares of Delta National Bank and Trust Company, New York, New York.	Newspaper:	10/13/2021
			Federal Register:	10/02/2021
DIME COMMUNITY BANK	* Branch	Dime Community Bank, Bridgehampton, New York, to establish a branch office to be located at 60 East 42nd Street, New York, New York.	Newspaper:	Not available
			Federal Register:	Not applicable
ING BANK NV	FBSEA	ING Bank N.V., Amsterdam, Netherlands, to establish a representative office located in Houston, Texas, pursuant to Section 10 (a) of the International Banking Act and Section 211.24(a)(2)(i)(B)(3) of Regulation K.	Newspaper:	10/16/2021
			Federal Register:	Not applicable

\* Subject to the provisions of the Community Reinvestment Act

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

**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**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending October 2, 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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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
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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**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending October 2, 2021

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VANGUARD GROUP, INC.	CIC	Change in Control notice submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15% of the common stock of First Commonwealth Financial Corporation, Indiana, Pennsylvania, parent of First Commonwealth Bank, Indiana, Pennsylvania.	Newspaper:	Not available
			Federal Register:	10/21/2021
VANGUARD GROUP, INC.	CIC	Change in Control notice submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15% of the common stock of PNC Financial Services Group, Inc., Pittsburgh, PA, parent company of PNC Bank, National Association, Pittsburgh, PA.	Newspaper:	Not available
			Federal Register:	10/21/2021

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

**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:

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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**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending October 2, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SOUTHERN BANCSHARES (N.C.), INC.	* 3A3	Southern Bancshares (N.C.), Inc., Mount Olive, North Carolina, to acquire up to 19.9% of the outstanding voting securities of Old Point Financial Corporation, Hampton, Virginia, and thereby indirectly acquire an interest in The Old Point National Bank of Phoebus, Hampton, Virginia.	Newspaper:	10/20/2021
			Federal Register:	10/25/2021

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

**Availability of CRA Public Evaluations**

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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.

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending October 2, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VANGUARD GROUP, INC.	CIC	The Vanguard Group, Inc., Malvern, Pennsylvania; on behalf of itself, its subsidiaries and affiliates, including investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard; to acquire voting shares of United Community Banks, Inc., Blairsville, Georgia. and thereby indirectly acquire voting shares of United Community Bank, of Greenville, South Carolina	Newspaper:	Not available
			Federal Register:	Not available

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

**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.

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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**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending October 2, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK MICHIGAN FINANCIAL	* 18C	Bank Michigan Financial Corporation, Brooklyn, Michigan, to become a bank holding company by acquiring Bank Michigan, Brooklyn, Michigan.	Newspaper:	10/31/2021
	* 3A1		Federal Register:	09/15/2021
CIB MARINE BANCSHARES, INC.	CIC	Stilwell Activist Investments, L.P., Stilwell Activist Fund, L.P., and Stilwell Value Partners VII, L.P., known as The Stilwell Group, all of New York, New York; Stilwell Value LLC, New York, New York, the general partner of each of the limited partnerships; Joseph D. Stilwell, San Juan, Puerto Rico, managing member of Stilwell Value LLC, a group acting in concert, to acquire up to 14.99 percent of voting shares of CIB Marine Bancshares, Inc., Brookfield, Wisconsin, and thereby indirectly acquire voting shares of CIBM Bank, Champaign, Illinois.	Newspaper:	Not available
			Federal Register:	10/12/2021
FIRST LENA CORPORATION	CIC	Dean A. Holmes General Trust, Dean Holmes as trustee, Lena, Illinois, Arlene E. Holmes General Trust, Arlene E. Holmes as trustee, Lena, Illinois, Neil Holmes, Lena, Illinois, Craig Holmes, Pearl City, Illinois, David Holmes, Erie, Pennsylvania, Kevin Holmes, Mesa, Arizona, and Kay Overson, San Diego, California, as a group acting in concert, to join the Holmes family control group, and to retain 10 percent or more of First Lena Corporation, Lena, Illinois. First Lena Corporation controls Citizens State Bank, Lena, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
HOMETOWN BANCORP, LTD.	CIC	Ralph C. Stayer, Naples, Florida, together with Kimberly L. Johnson, Naples, Florida, and Lisa M. Reilly, Phoenix, Arizona, both as trustees of the RFS 2010 Irrevocable Trust F/B/O Ralph C. Stayer, Fond du Lac, Wisconsin, and the Shelly A. Stayer 2010 Childrens Trust, Fond du Lac, Wisconsin; Brittany B. Wagner, Brooke B. Stayer-Wagner, Jonathan B. Wagner, all of Mequon, Wisconsin; and Michael Stayer-Suprick, Sheboygan, Wisconsin, to join the Stayer Family Control Group and retain 25 percent or more of Hometown Bancorp, LTD. and indirectly control Hometown Bank, both of Fond du Lac, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
OLD SECOND BANCORP, INC.	* 3A5	Old Second Bancorp, Inc., Aurora, Illinois to merge with West Suburban Bancorp, Inc. and thereby indirectly acquire West Suburban Bank, both of Lombard, Illinois.	Newspaper:	09/20/2021
			Federal Register:	10/01/2021

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 2, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
READLYN BANCSHARES, INC.	* 3A3	Readlyn Bancshares, Inc., Saint Paul, Minnesota to merge with Tripoli Bancshares, Inc., Saint Paul, Minnesota, and thereby indirectly acquire American Savings Bank, Tripoli, Iowa. In addition, Readlyn Bancshares, Inc. to acquire an additional 15 percent, for a total of 35 percent of the voting shares of Nashua Bancshares, Inc., Saint Paul, Minnesota.	Newspaper:	10/24/2021
	* 3A5		Federal Register:	10/21/2021
SHANNON BANCORP, INC.	CIC	Robin Saar, individually, Shannon, Illinois, together with Cassandre Rae Mlakar, Lake Carrol, Illinois, and Candace Schubert, Shannon, Illinois, to form the Saar Family Control Group, to retain 25 percent or more of the voting shares of Shannon Bancorp, Inc., and thereby indirectly control First State Bank, both of Shannon, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
SOUTHERN WISCONSIN BANCSHARES CORPORATION	CIC	Notice by James G. Fitzgerald Trust Dated August 31, 1988, Gerald F. Fitzgerald Family Trust UAD January 18, 1988, Spoonbill Trust, Anhinga Trust, and Sandhill Trust, all with James G. Fitzgerald, Naples, Florida, as trustee; Whooper Trust with Jane M. Fitzgerald, Naples, Florida, as trustee; and Gerald F. Fitzgerald, Jr. Trust Dated September 10, 1987, with Gerald F. Fitzgerald, Jr., Chicago, Illinois, as trustee to join the Fitzgerald Family Control Group, a group acting in concert to acquire additional voting shares of Southern Wisconsin Bancshares Corporation, Inverness, Illinois and thereby indirectly acquire voting shares of Farmers Savings Bank, Mineral Point, Wisconsin.	Newspaper:	09/29/2021
			Federal Register:	10/04/2021

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

**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
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- NI = Needs to improve
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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**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending October 2, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST STATE BANK	* Branch	First State Bank, Russellville, Arkansas, to establish a branch facility to be located at 3654 Investment Drive, Fayetteville, Arkansas.	Newspaper:	Not available
			Federal Register:	Not applicable
VANGUARD GROUP, INC.	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Renasant Corporation, Tupelo, Mississippi, parent of Renasant Bank, Tupelo, Mississippi.	Newspaper:	Not available
			Federal Register:	10/21/2021

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

**Availability of CRA Public Evaluations**

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NONE					

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending October 2, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FRANSEN FINANCIAL CORPORATION	* 3A3	Frandsen Financial Corporation, Arden Hills, Minnesota, to acquire Bank of Zumbrota, Zumbrota, Minnesota, and Pine Island Bank, Pine Island, Minnesota.	Newspaper:	Not available
			Federal Register:	10/28/2021

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

**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
NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending October 2, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN NATION BANK	* Branch	American Nation Bank, Ardmore, Oklahoma, to establish a branch at 1003 Memorial Drive, Marietta, Oklahoma.	Newspaper:	10/04/2021
			Federal Register:	Not applicable
FIRST STATE FREMONT, INC.	* 3A3	First State Fremont, Inc., Fremont, Nebraska, to acquire Two Rivers Bank, Blair, Nebraska.	Newspaper:	Not available
			Federal Register:	Not available
FIRST WESTERN FINANCIAL, INC.	* 3A3	First Western Financial, Inc., Denver, Colorado, to merge with Teton Financial Services, Inc., Wilson, Wyoming, and thereby indirectly acquire Rocky Mountain Bank, Jackson, Wyoming.	Newspaper:	10/08/2021
	* 3A5		Federal Register:	10/28/2021
GARDEN PLAIN BANCSHARES, INC.	CIC	Notice submitted by Charlotte Walden, as trustee of the George D. Walden Family Trust, both of Garden Plain, Kansas, and members of the Walden Family Group, a group acting in concert, to retain voting shares of Garden Plain Bancshares, Inc., Wichita, Kansas (the company), and thereby indirectly acquire voting shares of Garden Plain State Bank, Wichita, Kansas. In addition, Tyler Walden, Wichita, Kansas; Mary Conley, Savage, Minnesota; and the Kelli Walden Ventling Revocable Trust, Kelli Walden Ventling, trustee, to retain voting shares of the company and to join the Walden Family Group.	Newspaper:	Not available
			Federal Register:	Not available
PLAINS BANCSHARES, INC.	CIC	Mary Beth Woods, of Plains, Kansas, to retain voting shares of Plains Bancshares, Inc., and indirectly retain voting shares of The Plains State Bank, both of Plains Kansas. Additionally, Walker Clawson; Gatlin Clawson; Korben Clawson; and the LAC Clawson Irrevocable Trust, David Clawson and Daniel Clawson, co-trustees; all of Plains, Kansas; and Abigail Giles; Betsy Giles; Matthew Giles; and Josiah Giles; all of Byers, Kansas; to join the Clawson Family Group, a group acting in concert, to retain voting shares of Plains Bancshares, Inc. and indirectly retain voting shares of The Plains State Bank.	Newspaper:	Not available
			Federal Register:	10/19/2021
UNION STATE BANK	* 18C	Union State Bank, Clay Center, Kansas to merge with Bank of Palmer, Palmer, Kansas, and incident thereto, to establish branches at 104 E. 2nd Street, Palmer, Kansas and 11 S. Center Street, Barnes, Kansas.	Newspaper:	11/05/2021
	* Branch		Federal Register:	Not applicable

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

**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.

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NONE					

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending October 2, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTRAL BANCSHARES, INC.	CIC	Prior notice by the John H. Young 2020 Trust, Houston, Texas (Edward E. Hartline and Gus K. Eifler as co-trustees) to acquire more than 25 percent of the shares of Central Bancshares, Inc., Houston Texas, and indirectly Central Bank, Houston, Texas	Newspaper:	Not available
			Federal Register:	Not available
LOUISE BANCSHARES, INC.	CIC	Prior notice under the Change in Bank Control Act by Rita Hancock, El Campo, Texas, individually and as trustee of the John W. Hancock, Jr. SB Trust, to acquire greater than 10 percent of Louise, Bancshares, Inc., Louise, Texas, and indirectly, The First State Bank, Louise, Texas, and Dilley State Bank, Dilley, Texas.	Newspaper:	Not available
			Federal Register:	Not available

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

**Availability of CRA Public Evaluations**

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3607062	LONE STAR ST BK OF WEST TX, LUBBOCK, TEXAS	06/28/2021	10/01/2021	S	Int Small Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending October 2, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BAWAG P.S.K. BANK FUR ARBAIT UND WIRTSCHAFT UND OSTERREICHISCHE POSTSPARKASSE AKTIENGESELLSCHAFT	FBSEA	BAWAG P.S.K. Bank Fur Arbeit und Wirtschaft und Osterreichische Postsparkasse Aktiengesellschaft, Wien, Austria, to establish a representative office at 521 Boccaccio Avenue, Venice, California, pursuant to section 10(a) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
PACIFIC VALLEY BANCORP * 3A1		Pacific Valley Bancorp to become a bank holding company by acquiring 100 percent of Pacific Valley Bank, both of Salinas, California.	Newspaper:	Not available
			Federal Register:	Not available
VANGUARD GROUP, INC.	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of First American Financial Corporation, parent of First American Trust, FSB, both of Santa Ana, California.	Newspaper:	Not available
			Federal Register:	Not available
VANGUARD GROUP, INC.	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of First Hawaiian, Inc., parent of First Hawaiian Bank, both of Honolulu, Hawaii.	Newspaper:	Not available
			Federal Register:	Not available

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending October 2, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VANGUARD GROUP, INC.	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Pacific Premier Bancorp, Inc., parent of Pacific Premier Bank, both of Irvine, California.	Newspaper:	Not available
			Federal Register:	Not available
VANGUARD GROUP, INC.	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of PacWest Bancorp, parent of Pacific Western Bank, both of Beverly Hills, California.	Newspaper:	Not available
			Federal Register:	Not available

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

**Availability of CRA Public Evaluations**

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670467	PLUMAS BK, QUINCY, CALIFORNIA	06/07/2021	09/30/2021	S	Int Small Bank

**CRA Examinations scheduled for**                      **Quarter of**

Institution	Location	Quarter
NONE		

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