

---

**Federal Reserve Release**

---



*H.2*

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

*No. 41*

*Week Ending October 9, 2021*

**Personnel**

Division of Financial Stability -- appointment of Adele Morris as senior adviser.  
- Announced, October 8, 2021

Division of Supervision and Regulation -- appointment of Yaniv Gershon, Vice President in Supervision, Regulation, and Credit, Federal Reserve Bank of Boston, as lead of the newly established System Fintech Supervision Program.  
- Announced, October 6, 2021

**Enforcement**

Pacific Premier Bank, Irvine, California -- issuance of a final decision and an order of prohibition requiring restitution against Mai Ly-Vu, a former institution-affiliated party.

- Approved, September 29, 2021

(A/C)

Pioneer Bank, Mapleton, Minnesota -- consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

- Announced, October 7, 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**

## San Francisco

Commonwealth Business Bank, Los Angeles, California -- to establish a branch at 14370 Culver Drive, Irvine, California.

- Approved, October 5, 2021

## Minneapolis

First State Bank Southwest, Pipestone, Minnesota -- to establish a branch at the northeast corner of the intersection of East 57th Street and South Graystone Avenue, Sioux Falls, South Dakota.

- Approved, October 8, 2021

## Secretary

First Western Bank & Trust, Minot, North Dakota -- to establish a branch at 320 South Phillip Avenue, Sioux Falls, South Dakota.

- Approved, October 7, 2021

## Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 2051 West Airport Freeway, Euless, Texas.

- Approved, October 6, 2021

## San Francisco

Oak Valley Community Bank, Oakdale, California -- to establish a branch at 1478 Stone Point Drive, Roseville, California.

- Approved, October 6, 2021

**Bank Holding Companies**

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York -- to acquire additional shares of 473 Broadway Holding Corporation and The Adirondack Trust Company, both of Saratoga Springs, New York.

- Approved, October 7, 2021

Minneapolis

Dairyland Bank Holding Corporation, La Crosse, Wisconsin -- to retain voting shares of Farmers State Bank-Hillsboro, Hillsboro, Wisconsin.

- Approved, October 8, 2021

Kansas City

Employee Stock Ownership Plan Accounts Trust of the Security Bank KSOP & Trust, Laurel, Nebraska -- to become a bank holding company by acquiring voting shares of First Laurel Security Co., parent of Security Bank, Laurel, Nebraska.

- Approved, October 5, 2021

Chicago

Fentura Financial, Inc., Fenton, Michigan -- to acquire Farmers State Bank of Munith, Munith, Michigan.

- Approved, October 6, 2021

St. Louis

Friendship Bancshares, Inc., Linn, Missouri -- to acquire voting shares of Grey Mountain Holdings, Inc., Fulton, Missouri, and thereby indirectly acquire Investors Community Bank, Chillicothe, Missouri.

- Approved, October 7, 2021

**Bank Holding Companies**

Kansas City

Grey Mountain Holdings, Inc., and GM Acquisition Sub, Inc., both of Fulton, Missouri -- to become bank holding companies by acquiring IFB Holdings, Inc., and thereby indirectly acquiring voting shares of Investors Community Bank, both of Chillicothe, Missouri.

- Approved, October 7, 2021

Richmond

MCNB Banks, Inc., Welch, West Virginia -- to engage in lending activities.

- Approved, October 7, 2021

Chicago

Old Second Bancorp, Inc., Aurora, Illinois -- to merge with West Suburban Bancorp, Inc., and thereby indirectly acquire West Suburban Bank, both of Lombard, Illinois.

- Approved, October 8, 2021

Secretary

Platte Valley Financial Services Companies, Inc. (PVFSC), Scottsbluff, Nebraska -- waiver of application to acquire Cache Bank & Trust (Cache Bank), Greeley, Colorado, in connection with the merger of Cache Bank with and into PVFSC's subsidiary, Mountain Valley Bank, Walden, Colorado.

- Granted, October 8, 2021

St. Louis

Poplar Bluff Bancorp, Inc., Poplar Bluff, Missouri -- to become a bank holding company by acquiring First Missouri State Bank, Poplar Bluff, Missouri.

- Approved, October 5, 2021

**Bank Mergers**

Secretary

Mountain Valley Bank, Walden, Colorado -- to merge with Cache Bank & Trust (Cache Bank), Greeley, Colorado, and thereby establish branches at the locations of the main office and branch of Cache Bank.

- Approved, October 8, 2021

St. Louis

Peoples Bank & Trust Co., Troy, Missouri -- to merge with Bank of Louisiana, Louisiana, Missouri, and to retain the acquired facilities as branches.

- Approved, October 5, 2021

**Change in Bank Control**

Chicago

Community First Financial Corporation, Kokomo, Indiana -- 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 additional voting shares of Community First Financial Corporation and thereby indirectly acquire voting shares of Community First Bank of Indiana, Kokomo, Indiana.

- Permitted, October 6, 2021

Minneapolis

Financial Services of Lowry, Inc. (FSLI), Lowry, Minnesota -- the Peter J. Nelson Trust (in formation), Kari A.M. Nelson, trustee, both of Glenwood, Minnesota, to join the Nelson-Martinson Family Shareholder Group, a group acting in concert, to acquire voting shares of FSLI and thereby indirectly retain voting shares of Lowry State Bank, Lowry, Minnesota, and First National Bank of Osakis, Osakis, Minnesota.

- Permitted, October 8, 2021

**Change in Bank Control**

Kansas City

First Laurel Security Co., Laurel, Nebraska -- Keith A. Knudsen, Laurel, Nebraska, individually and as voting trustee of the Employee Stock Ownership Plan Accounts Trust of the Security Bank KSOP & Trust, Laurel, Nebraska, to acquire shares and thereby control of First Laurel Security Co., parent of Security Bank, Laurel, Nebraska.

- Permitted, October 5, 2021

Chicago

Fostoria Bankshares, Inc., Fostoria, Iowa -- 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, Iowa, to form the CAOS Family Irrevocable Trust control group, a group acting in concert, to retain voting shares of Fostoria Bankshares, Inc., and thereby indirectly retain voting shares of Farm Savings Bank, Fostoria, Iowa.

- Permitted, October 8, 2021

Minneapolis

Minnesota Community Bancshares, Inc., Albert Lea, Minnesota -- Daniel Otten, Hayward, Minnesota, to retain voting shares of Minnesota Community Bancshares, Inc. (MCBI), and thereby indirectly retain voting shares of Arcadian Bank (Bank), Hartland, Minnesota. 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.

- Permitted, October 5, 2021

**Extensions of Time**

Chicago

Nicolet Bankshares, Inc., Green Bay, Wisconsin -- extension to December 1, 2021, to merge with County Bancorp Inc. and thereby indirectly acquire Investors Community Bank, both of Manitowoc, Wisconsin.

- Granted, October 5, 2021

**Financial Holding Companies**

Atlanta

Commerce National Bankshares of Florida, Inc., Winter Park, Florida -- election to become a financial holding company.

- Effective, October 6, 2021

Kansas City

Employee Stock Ownership Plan Accounts Trust of the Security Bank KSOP & Trust, Laurel, Nebraska -- election to become a financial holding company.

- Effective, October 5, 2021

**Regulations and Policies**

Chair

Lending and Liquidity Facilities -- reports to Congress pursuant to section 13(3) of the Federal Reserve Act in response to COVID-19.

- Approved, October 7, 2021



**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending October 9, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
15 BEACH MHC	* MHC Formation MHC Minority Stock Issuance	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: Federal Register:	Not available 10/21/2021
CITIZENS FINANCIAL GROUP, INC.	* 3A3 * 3A5	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: Federal Register:	Not available 10/21/2021
STATE STREET BANK AND TRUST COMPANY	* Branch	State Street Bank and Trust Company, Boston, Massachusetts, submitted a notice to open a branch office located at 185 Hudson Street, Suite 1150, Jersey City, New Jersey.	Newspaper: Federal Register:	Not available Not applicable

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

**Availability of CRA Public Evaluations**

---

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		

---

**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending October 9, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, provides prior notice for J.P Morgan International Finance Limited, New York, New York, to make an investment in a foreign subsidiary, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

---

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

**Availability of CRA Public Evaluations**

---

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: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending October 9, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

NONE

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

**Availability of CRA Public Evaluations**

---

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: 4****Federal Reserve Bank of Cleveland****Filings received during the week ending October 9, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DOUBLE BOTTOMLINE CORP.	* SLHC Formation	Double Bottomline Corp., Caldwell, Ohio, to become a savings and loan holding company by acquiring 100 percent of Community Savings Bancorp, Inc., Caldwell, Ohio, and indirectly acquiring its thrift, Community Savings, Caldwell, Ohio.	Newspaper: Federal Register:	11/03/2021 11/15/2021
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 First Commonwealth Financial Corporation, Indiana, Pennsylvania, parent of First Commonwealth Bank, Indiana, Pennsylvania.	Newspaper: Federal Register:	10/21/2021 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: Federal Register:	10/23/2021 10/21/2021

---

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

**Availability of CRA Public Evaluations**

---

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: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending October 9, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
--------------	--------------------	------------------------	------------------------------

---

NONE

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

**Availability of CRA Public Evaluations**

---

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: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending October 9, 2021**

---

<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:	10/25/2021

---

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

**Availability of CRA Public Evaluations**

---

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: 7****Federal Reserve Bank of Chicago****Filings received during the week ending October 9, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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: Federal Register:	10/07/2021 10/12/2021
COMMUNITY BANCSHARES OF WISCONSIN, INC.	CIC	The Foy 2021 Spousal Trust, Milwaukee, Wisconsin, Lori J. Foy, Cedarburg, Wisconsin, and Peter J. Wilder, Pewaukee, Wisconsin, as co-trustees; and the Foy Dynasty Trust, Milwaukee, Wisconsin, Peter J. Wilder, Pewaukee, Wisconsin, as trustee, to join the Foy/Lukas Family Control Group, a group acting in concert, and acquire voting shares of Community Bancshares of Wisconsin, Inc., and thereby indirectly acquire voting shares of Cornerstone Community Bank, both of Grafton, Wisconsin.	Newspaper: Federal Register:	Not available Not available
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 form the Holmes family control group, and to retain 10 percent or more of First Lena Corporation, Lena, Illinois, and thereby indirectly retain voting shares of Citizens State Bank, Lena, Illinois.	Newspaper: Federal Register:	Not available Not available
HOMETOWN BANCORP, LTD.	CIC	Ralph C. Stayer, Naples, Florida, together with Kimberly L. Johnson, Naples, Florida, and Lisa Reilly Payton, 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: Federal Register:	10/17/2021 10/14/2021

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 9, 2021

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RESOURCE BANCSHARES, INC.	CIC	The 2021 Katz Dynasty Trust, Milwaukee, Wisconsin, Peter J. Wilder, Pewaukee, Wisconsin, as trustee, to join the Katz Family Control Group to acquire voting shares of Resource Bancshares, Inc., and thereby indirectly acquire voting shares of Resource Bank, National Association, both of DeKalb, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
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:	10/22/2021
VAN DIEST INVESTMENT COMPANY	* 3A3	Van Diest Investment Company, Webster City, Iowa to acquire NorthStar Bank, Estherville, Iowa	Newspaper:	Not available
			Federal Register:	Not available

---

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

**Availability of CRA Public Evaluations**

---

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: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending October 9, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY BANK, LEXINGTON, TENNESSEE	* 18C * Branch	Community Bank, Lexington, Tennessee to purchase certain assets and assume certain liabilities of one branch of Decatur County Bank, Decaturville, Tennessee, and to retain the acquired facility as a branch office.	Newspaper: Federal Register:	11/10/2021 Not applicable
FIRST STATE BANK	* Branch	First State Bank, Russellville, Arkansas, to establish a branch facility to be located at 3654 Investment Drive, Fayetteville, Arkansas.	Newspaper: Federal Register:	10/18/2021 Not applicable
SIMMONS BANK	* Branch	Simmons Bank, Pine Bluff, Arkansas, to establish a branch facility to be located at 1408 North Kingshighway Boulevard, St. Louis, Missouri.	Newspaper: Federal Register:	10/12/2021 Not applicable
SIMMONS BANK	* Branch	Simmons Bank, Pine Bluff, Arkansas, to establish a branch facility to be located at 7800 Forsyth Boulevard, Clayton, Missouri.	Newspaper: Federal Register:	10/12/2021 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: Federal Register:	10/21/2021 10/21/2021



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

**Availability of CRA Public Evaluations**

---

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: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending October 9, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FISHBACK FINANCIAL CORPORATION	CIC	The Barbara B. Fishback Revocable FFC Holdings Trust U/A dated 3/18/19, Barbara B. Fishback and Van D. Fishback, as co-trustees, all of Brookings, South Dakota; to join the Fishback family shareholder group, a group acting in concert; and to retain voting shares of Fishback Financial Corporation, Brookings, South Dakota, and thereby indirectly retain voting shares of First Bank & Trust, Brookings, South Dakota.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	10/29/2021 10/28/2021
U.S. BANCORP	* 3A3	U.S. Bancorp, Minneapolis, Minnesota, to acquire all of the issued and outstanding shares of common stock of MUFG Union Bank, National Association, San Francisco, California, a direct wholly-owned national bank subsidiary of MUFG Americas Holdings Corporation, New York, New York, and an indirect subsidiary of Mitsubishi UFJ Financial Group, Inc., Tokyo, Japan.	Newspaper: Federal Register:	Not available Not available

---

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

**Availability of CRA Public Evaluations**

---

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: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending October 9, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY BANCSHARES, INC.	* 3A3	Community Bancshares, Inc., Seneca, Kansas, to indirectly acquire VisionBank, through the merger of its newly formed subsidiary, CBI Acquisition Corporation, Seneca, Kansas, into BOTS, Inc., parent of VisionBank, both of Topeka, Kansas.	Newspaper:	Not available
			Federal Register:	Not available
FIRST STATE FREMONT, INC.	* 3A3	First State Fremont, Inc., Fremont, Nebraska, to acquire Two Rivers Bank, Blair, Nebraska.	Newspaper:	Not available
			Federal Register:	11/05/2021
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, Bluffton, South Carolina, to retain voting shares of the company and to join the Walden Family Group.	Newspaper:	Not available
			Federal Register:	10/22/2021
NEBRASKA BANKSHARES, INC.	CIC	Leslie Vezner, Lewisville, Texas; to retain voting shares of Nebraska Bankshares, Inc., and thereby indirectly retain voting shares of First State Bank, both of Farnam, Nebraska.	Newspaper:	Not available
			Federal Register:	Not available
PLAINS BANCSHARES, INC.	CIC	Mary Beth Woods, 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:	10/30/2021
	* Branch		Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

---

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: 11****Federal Reserve Bank of Dallas****Filings received during the week ending October 9, 2021**

<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
JACKSBORO NATIONAL BANCSHARES, INC.	CIC	Craig Anderle, Windthorst, Texas; Bryan Bumpas, Jacksboro, Texas; Margaret Sue Cherryhomes, Jacksboro, Texas; James Cook, San Antonio, Texas; Jerry Craft, Jacksboro, Texas; Sue Craft McMahan, Austin, Texas; the Sue Craft McMahan Trust, Austin, Texas, Sue Craft McMahan trustee; the Clint Creighton Craft Trust, Celina, Texas, Clint Creighton Craft trustee; the Jay David Craft Trust, Christiansted, Virgin Islands, Jay David Craft trustee; Malinda R. Crumley, Fort Worth, Texas; the Davis Revocable Trust, La Vernia, Texas, Danna Ritter trustee; Jerry Graybill, Jacksboro, Texas; Dayna Geer Gunter, Azle, Texas; Stella Jeanette McClure Matthews, Medford, Oregon; Alan Miller, Bowie, Texas; Kay R. Murphey, Fort Worth, Texas; Malinda Murphey Cowan, Fort Worth, Texas; James Rhodes Murphey, Willow Park, Texas; Emily Loomis Murphey, Willow Park, Texas; Debbie J. Reaves, Jacksboro, Texas; Karen Buckley Ramage, Jacksboro, Texas; William W. Ramage, Gunter, Texas; Jennifer Louise Stayton, Murphy, Texas; Stephen Stamper, Wichita Falls, Texas; Willis G. Stamper, Jr., Frisco, Texas; Charles Tyson, Bellevue, Texas; Paula Williams, Jacksboro, Texas; Mallory Tolleson, Jacksboro, Texas; and the Amended and Restated Voting Trust Agreement dated as of September 23, 2019, C. Blain Ramage, individually and as trustee; both of Jacksboro, Texas; to join Edwin C. Ramage, previously cleared, to become members of the Voting Trust Control Group, a group acting in concert to retain voting shares of Jacksboro National Bancshares, Inc., and thereby indirectly, Jacksboro National Bank, both of Jacksboro, Texas.	Newspaper:	Not available
			Federal Register:	Not available

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 9, 2021

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	10/12/2021
			Federal Register:	10/20/2021
SOUTH PLAINS FINANCIAL, INC.	CIC	Notice by Curtis C. Griffith, Lubbock, Texas, to retain control of South Plains Financial, Inc., Lubbock, Texas ("Company"), and therefore City Bank, Lubbock, Texas ("Bank"). Additionally, Cynthia Ann Griffith; the Curtis Clay Griffith 2021 Irrevocable Trust, Cynthia Ann Griffith, trustee; the Richard Thomas White 2021 Trust, Curtis C. Griffith, trustee; the Birdie Lucille White 2021 Trust, Curtis C. Griffith, trustee; the William Hogan White 2021 Trust, Curtis C. Griffith, trustee; the Sydney Suzanne Griffith 2021 Trust, Curtis C. Griffith, trustee; and the Johnathan Brockway Griffith 2021 Trust, Curtis C. Griffith, trustee, each of Lubbock, Texas, intends to apply to the Federal Reserve Board for approval as a member of the Griffith Family Control Group which, acting in concert, will control 10 percent or more of the shares of the Company and indirectly the Bank.	Newspaper:	Not available
			Federal Register:	Not available

---

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

**Availability of CRA Public Evaluations**

---

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: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending October 9, 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: Federal Register:	Not available 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: Federal Register:	Not available Not available
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requests prior approval to make a \$29 million public welfare investment in Red Stone Equity 2021 CA Regional Fund, L.P.	Newspaper: Federal Register:	Not applicable 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"), 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: Federal Register:	10/21/2021 10/22/2021
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: Federal Register:	10/21/2021 10/22/2021

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending October 9, 2021**

---

<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:	10/21/2021
			Federal Register:	10/22/2021
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:	10/21/2021
			Federal Register:	10/22/2021

---

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

**Availability of CRA Public Evaluations**

---

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