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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. 44*

*Week Ending October 30, 2021*

**Forms**

Forms -- initial Board review to extend with revision the Recordkeeping and Disclosure Requirements Associated with Loans Secured by Real Estate Located in Flood Hazard Areas Pursuant to Section 208.25 of Regulation H (FR H-2); initial Board review to extend without revision the Domestic Finance Company Report of Consolidated Assets and Liabilities (FR 2248); final Board review to extend with revision the New Hire Information Collection (FR 27); and final Board review to extend without revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with the CFPB's Home Mortgage Disclosure Act Loan/Application Register Required by Regulation C (FR HMDA LAR).

- Approved, October 26, 2021

**Personnel**

Division of International Finance -- appointment of James Dahl and Paul Wood as senior associate directors; Stephanie Curcuru, Matteo Iacoviello, Andrea Raffo, and Jason Wu as associate directors; Daniel Beltran, Viktors Stebunovs, and Robert Vigfusson as deputy associate directors; Andrea De Michelis, Jasper Hoek, Seung Lee, and Emre Yoldas as assistant directors; and Ricardo Correa as senior adviser; and promotion of Brett Berger, senior adviser.

- Announced, October 26, 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 Holding Companies**

## Philadelphia

Columbia Bank MHC and Columbia Financial, Inc., both of Fair Lawn, New Jersey -  
- to acquire Freehold MHC and Freehold Bancorp, and thereby indirectly acquire Freehold Bank, all of Freehold, New Jersey, and thereby engage in operating a savings association.

- Approved, October 29, 2021

## Cleveland

F.N.B. Corporation, Pittsburgh, Pennsylvania -- to acquire Howard Bancorp, Inc., and thereby indirectly acquire Howard Bank, both of Baltimore, Maryland.

- Approved, October 25, 2021

## Chicago

First Financial Corporation, Terre Haute, Indiana -- waiver of application to acquire Hancock Bancorp, Inc., and thereby indirectly acquire Hancock Bank and Trust Company (Bank), both of Hawesville, Kentucky, in connection with the merger of Bank with and into First Financial Bank, N.A., Terre Haute, Indiana.

- Granted, October 28, 2021

## Philadelphia

Mid Penn Bancorp, Inc., Millersburg, Pennsylvania -- waiver of application to acquire Riverview Financial Corporation, Harrisburg, and thereby indirectly acquire Riverview Bank (Bank), Marysville, both of Pennsylvania, in connection with the merger of Bank with and into Mid Penn Bank, Millersburg, Pennsylvania.

- Granted, October 28, 2021

**Bank Holding Companies**

St. Louis

Rich Land Bancorp, Inc., Olney, Illinois -- to merge with TNB Bancorp, Inc., and thereby indirectly acquire TNB Bank, both of Tuscola, Illinois.

- Approved, October 25, 2021

**Change in Bank Control**

Kansas City

Alfalfa County Bancshares, Inc., Cherokee, Oklahoma -- Bryce S. Flaming Irrevocable Trust, Matthew G. Flaming Irrevocable Trust, and Ashley N. Flaming Irrevocable Trust, Gerald R. Chelgren, trustee; Barbara Dean Flaming Trust and Jose Salinas, individually and as trustee; Randy Scott Flaming Trust, Rebecca Salinas Irrevocable Trust, and Jacob Salinas Irrevocable Trust, Brenda Salinas, trustee; all of Cherokee, Oklahoma, to retain voting shares of Alfalfa County Bancshares, Inc., and indirectly retain voting shares of ACB Bank, Cherokee, Oklahoma, and to join the Flaming Family Group, a group acting in concert.

- Permitted, October 29, 2021

St. Louis

Chambers Bancshares, Inc., Danville, Arkansas -- John Russell Meeks of Fayetteville, Arkansas, to acquire voting shares of Chambers Bancshares, Inc., and thereby indirectly acquire voting shares of Chambers Bank, Danville, Arkansas.

- Permitted, October 29, 2021

**Extensions of Time**

Richmond

Oak View Bankshares, Inc., Warrenton, Virginia -- extension to October 30, 2021, to become a bank holding company through the acquisition of Oak View National Bank, Warrenton, Virginia.

- Granted, October 27, 2021

**Extensions of Time**

Boston

TruNorth Bancorp, MHC, and TruNorth Bancorp, Inc., both of North Brookfield, Massachusetts -- extension to February 2, 2022, to become a mutual bank holding company and a stock bank holding company, respectively, by acquiring North Brookfield Savings Bank, North Brookfield, Massachusetts.

- Granted, October 28, 2021

**Membership**

St. Louis

Armor Bank, Forrest City, Arkansas -- to become a member of the Federal Reserve System.

- Approved, October 28, 2021

Atlanta

Commerce National Bank & Trust, Winter Park, Florida -- to become a member of the Federal Reserve System.

- Approved, October 27, 2021

Atlanta

PriorityOne Bank, Magee, Mississippi -- to become a member of the Federal Reserve System.

- Approved, October 28, 2021

**Savings and Loan Holding Companies**

Philadelphia

Ponce Bank Mutual Holding Company (Ponce Bank MHC), Bronx, New York -- to convert from mutual to stock form. As part of the conversion, Ponce Bank MHC and PDL Community Bancorp, Bronx, New York, an existing mid-tier savings and loan holding company, will cease to exist, and Ponce Bank, Bronx, New York, will become a wholly owned subsidiary of a newly formed Maryland corporation, Ponce Financial Group, Inc., Bronx, New York, which has applied to become a savings and loan holding company.

- Approved, October 28, 2021

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending October 30, 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: 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 30, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALDEN STATE BANK	Premises	Alden State Bank, Alden, 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
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	PWI	Manufacturers and Traders Trust Company, Buffalo, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	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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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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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 30, 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.

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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: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending October 30, 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: 4**  
**Federal Reserve Bank of Cleveland**

**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.

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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: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending October 30, 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: 5**  
**Federal Reserve Bank of Richmond**

**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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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 30, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST HOME BANK	* Branch	First Home Bank, St. Petersburg, Florida, to establish a branch at 401 N Indian Rocks Rd, Belleair Bluffs, Florida.	Newspaper:	11/01/2021
			Federal Register:	Not applicable
PEOPLES BANCORPORATION, INC.	CIC	Sherrian M. Logan; the Dana M. Peoples Revocable Trust No. 1, Dana Peoples, as trustee; the Ann Elizabeth Murphy Family Trust, Jeffrey Collins Davis, Jr., individually and as trustee; and the Jeffrey C. Davis, Jr., Family Trust, all of Winfield, Alabama, Ann Elizabeth Murphy, individually and as trustee, Memphis, Tennessee; to retain voting shares of Peoples Bancorporation, Inc., and thereby indirectly retain voting shares of State Bank & Trust, both of Winfield, Alabama.	Newspaper:	11/16/2021
			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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- 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: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending October 30, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to a \$1 million public welfare investment in Rocky Mountain Homes Fund III, L3C, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make a public welfare investment pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
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:	Not available
			Federal Register:	Not available
IOWA STATE BANK	* 18C * Branch	Iowa State Bank, Hull, Iowa to purchase and assume substantially all of the assets and assume certain liabilities of Iowa Prairie Bank, Brunsville, Iowa, pursuant to section 18(c) of the Federal Deposit Insurance Act and to thereby establish branches at the following locations: 302 Oak Street, Brunsville, Iowa; 325 N Floyd Avenue, Hinton, Iowa; and 201 Main Street, Merrill, Iowa, pursuant to section 9 of the Federal Reserve Act.	Newspaper:	Not available
			Federal Register:	Not applicable
NORTHERN TRUST COMPANY, THE	PWI	The Northern Trust Company, Chicago, Illinois provided prior notice of its public welfare investment of \$10,500,000 in Partnerships of Hope 35, LLC (Made Through TNT-GLCAC NMTC Fund, LLC), pursuant to section 208.22(b)(1)(i) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
PFB HOLDING COMPANY	3A1	PFB Holding Company, Joliet, Illinois to become a bank holding company by acquiring PeopleFirst Bank, Joliet, Illinois.	Newspaper:	Not applicable
			Federal Register:	Not applicable
RESOURCE BANCSHARES, INC.	CIC	The 2021 Katz Dynasty Trust, Milwaukee, Wisconsin, Peter J. Wilder, Pewaukee, Wisconsin, as trustee, and individually, 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:	11/02/2021
			Federal Register:	11/03/2021

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 30, 2021

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

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

**Availability of CRA Public Evaluations**

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175140	COMMUNITY FIRST BK, BOSCOBEL, WISCONSIN	08/02/2021	10/25/2021	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: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending October 30, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANKFIRST FINANCIAL SERVICES	* 18C * Branch	BankFirst Financial Services, Macon, Mississippi, to merge with The Citizens Bank of Fayette, Fayette, Alabama, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	12/03/2021 Not applicable
FARMERS BANK & TRUST COMPANY	* 18C * Branch	Farmers Bank and Trust Company, Magnolia, Arkansas, to purchase certain assets and assume certain liabilities of nine branches of Arvest Bank, Fayetteville, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	11/14/2021 Not applicable
FIRST HORIZON BANK	PWI	First Horizon Bank, Memphis, Tennessee, proposes to make six public welfare investments.	Newspaper: Federal Register:	Not applicable Not applicable
FNBC BANK	* 18C * Branch	FNBC Bank, Ash Flat, Arkansas, to purchase certain assets and assume certain liabilities of two branches of Arvest Bank, Fayetteville, Arkansas, and to retain the acquired facilities as branch offices.	Newspaper: Federal Register:	Not available Not applicable
FRIENDSHIP BANCSHARES, INC.	* 3A3	Friendship Bancshares, Inc., Linn, Missouri, to acquire 100 percent of the voting shares of Bank of Saint Elizabeth, Saint Elizabeth, Missouri.	Newspaper: Federal Register:	11/29/2021 11/29/2021
OLD MISSOURI BANK	* Branch	Old Missouri Bank, Springfield, Missouri, to establish a branch facility to be located at 2423 W. Republic Road, Springfield, Missouri.	Newspaper: Federal Register:	11/09/2021 Not applicable
WEST PLAINS BANCSHARES, INC.	CIC	Notice by The Samuel D. Gohn Irrevocable Trust, with Kenneth Larry Joplin as trustee, both of West Plains, Missouri; to join the Gohn Family Control Group, a group acting in concert, by acquiring voting shares of West Plains Bancshares, Inc., and thereby indirectly acquiring voting shares of West Plains Bank and Trust Company, both of West Plains, Missouri.	Newspaper: Federal Register:	Not available Not available

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

**Availability of CRA Public Evaluations**

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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: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending October 30, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN BANCOR, LTD.	* 3A3	American Bancor, Ltd., Dickinson, North Dakota, to acquire Financial Security Bank, Kerkhoven, Minnesota.	Newspaper:	Not available
			Federal Register:	12/01/2021
ENTREPRENEURS BANCSHARES, INC.	* 3A1	Entrepreneurs Bancshares, Inc., Bloomington, Minnesota, to become a bank holding company by acquiring a de novo bank, EntreBank, Bloomington, Minnesota.	Newspaper:	Not available
			Federal Register:	12/02/2021
HIGHLAND BANCSHARES, INC.	CIC	Richard M. Wall, Eden Prairie, Minnesota, Elizabeth Wall Lee, Sunfish Lake, Minnesota, and John K. Wall, Wayzata, Minnesota, to retain voting shares of Highland Bancshares, Inc., Saint Michael, Minnesota (HBI), and thereby indirectly retain voting shares of Highland Bank, Saint Michael, Minnesota (Bank). In addition, the 2012 Grantor Trust for Richard M. Wall and Family U/A dated 12/26/12, the Emilie Grace Wall 2020 Irrevocable Trust U/A dated 12/26/20, the Ericka Marie Wall 2020 Irrevocable Trust U/A dated 12/26/20, and the Julianna Karin Wall 2020 Irrevocable Trust U/A dated 12/26/20, all of Minneapolis, Minnesota (Richard M. Wall trustee); the 2012 Grantor Trust for John K. Wall and Family dated 12/26/12, the Lauren Wall 2020 Irrevocable Trust U/A dated 12/26/20, and the Jack Wall 2020 Irrevocable Trust U/A dated 12/26/20, all of Minneapolis, Minnesota (John K. Wall trustee); the 2012 Grantor Trust for Elizabeth W. Lee and Family U/A dated 12/26/12, the Kevin Connor Lee 2020 Irrevocable Trust U/A dated 12/26/20, and the Shannon Elizabeth Lee 2020 Irrevocable Trust U/A dated 12/26/20, all of Minneapolis, Minnesota (Elizabeth Wall Lee trustee); to join the Wall family control group acting in concert by acquiring shares of HBI and thereby indirectly acquiring shares of Bank.	Newspaper:	Not available
			Federal Register:	Not available
INDEPENDENT BANCSHARES, INC.	* 3A3	Independent Bancshares, Inc., Excelsior, Minnesota, to acquire State Bank of Wheaton, Wheaton, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
MSB BANKSHARES, INC.	CIC	Gene R. Mottes, Iron River, Michigan, to acquire voting shares of MSB Bankshares, Inc. and thereby indirectly acquire voting shares of The Miners State Bank, both of Iron River, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
OPPORTUNITY BANK OF MONTANA	* 18C * Branch	Opportunity Bank of Montana, Helena, Montana, to merge with First Community Bank, Glasgow, Montana, and incident thereto, establish branches.	Newspaper:	Not available
			Federal Register:	Not applicable

\* Subject to the provisions of the Community Reinvestment Act



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending October 30, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PEOPLES STATE HOLDING COMPANY	CIC	Robert Raymond Sharkey, Westhope, North Dakota, and Laura Sharkey Rowell, Windermere, Florida, individually and as a group acting in concert, to acquire voting shares of Peoples State Holding Company, and thereby indirectly acquire voting shares of Peoples State Bank, both of Westhope, North Dakota.	Newspaper: Federal Register:	11/16/2021 11/10/2021

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

**Availability of CRA Public Evaluations**

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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: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending October 30, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CITIZENS COMMERCE CORPORATION	CIC	Hailey Ruth Craighead Guadarrama and Franco M. Guadarrama, both of Ardmore, Oklahoma; to join the Craighead Family Group, a group acting in concert, to acquire voting shares of Citizens Commerce Corporation, and indirectly acquire voting shares of Citizens Bank & Trust Company, both of Ardmore, Oklahoma. Additionally, Steven Chase Martin and Holly Kaitlyn Solley Martin, both of Lone Grove, Oklahoma; Whitney Dell Martin Buck, Larry Dylan Buck, and Kyle Van Craighead, all of Ardmore, Oklahoma; Jeffrey Don Craighead, Amy K. Craighead, and Lindsay Fowler Martin, all of Norman, Oklahoma; and Megan Suzzanne Craighead Engels and Christopher Engels, both of Plano, Texas; to join the Craighead Family Group, a group acting in concert, to retain voting shares of Citizens Commerce Corporation, and indirectly retain voting shares of Citizens Bank & Trust Company.	Newspaper:	11/12/2021
			Federal Register:	11/15/2021
FBHC HOLDING COMPANY	CIC	Kyle Heckman, Lafayette, Colorado, individually and as trustee of the Flatirons Bank Employee Stock Ownership Plan and Trust, Boulder, Colorado, to acquire voting shares of FBHC Holding Company, Boulder, Colorado, and indirectly acquire voting shares of Flatirons Bank, Boulder, Colorado.	Newspaper:	Not available
			Federal Register:	Not available
FIRST BETHANY BANCORP, INC.	CIC	The Dorothy J. Pierce Living Trust and Dorothy J. Pierce, as trustee, both of Oklahoma City, Oklahoma, to join the Pierce Family Group, a group acting in concert, and to acquire voting shares of First Bethany Bancorp, Inc., and thereby indirectly acquire voting shares of First Bethany Bank & Trust, both of Bethany, Oklahoma.	Newspaper:	11/08/2021
			Federal Register:	11/22/2021
FIRST NATIONAL FINANCIAL CORPORATION	CIC	Kerstin Eckstrom, Lincoln, Nebraska, and Lynne Petro, Shoal Creek, Alabama, to join the Olson Family Control Group, a group acting in concert, and retain voting shares of First National Financial Corporation, and indirectly retain voting shares of Bank of Estes Park, both of Estes Park, Colorado.	Newspaper:	Not available
			Federal Register:	Not available
O & F CATTLE COMPANY	CIC	Kerstin Eckstrom, Lincoln, Nebraska, and Lynne Petro, Shoal Creek, Alabama, to join the Olson Family Control Group, a group acting in concert, and to retain voting shares of O & F Cattle Company, and indirectly retain voting shares of Nebraska State Bank, both of Oshkosh, Nebraska.	Newspaper:	Not available
			Federal Register:	Not available

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending October 30, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RCB BANK	* 18C	RCB Bank, Claremore, Oklahoma, to purchase certain assets and assume certain liabilities of the branches of Arvest Bank, Fayetteville, Arkansas, located at 301 West 4th Avenue, Caney, Kansas, and 125 West Canadian, Vinita, Oklahoma; and incident thereto, to establish two branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

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**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.

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
311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	07/12/2021	10/25/2021	S	Int Small Bank
385471	MADISON CTY BK, MADISON, NEBRASKA	08/09/2021	10/28/2021	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: 11****Federal Reserve Bank of Dallas****Filings received during the week ending October 30, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMERICA BANK	PWI	Comerica Bank, Dallas, Texas, seeks prior approval to make a Community Development and Public Welfare Investment	Newspaper:	Not applicable
			Federal Register:	Not applicable
COMMERCE BANCSHARES OF ROSWELL, INC., EMPLOYEE STOCK OWNERSHIP PLAN	* 3A1	Commerce Bancshares of Roswell, Inc. Employee Stock Ownership Plan, Roswell, New Mexico, to become a bank holding company by acquiring up to 26 percent of Commerce Bancshares of Roswell, Inc., and indirectly Valley Bank of Commerce, both of Roswell, New Mexico	Newspaper:	11/26/2021
			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:	11/02/2021
			Federal Register:	10/28/2021

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 30, 2021

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PARIS BANCSHARES, INC.	CIC	The Katherine Orsak Irrevocable Asset Trust (Katherine Orsak as trustee), Katherine Cecil Orsak, and Stephen Paul Orsak, all of Dallas, Texas; John Stephen Cecil, The John Stephen Cecil Irrevocable Asset Trust (John Stephen Cecil as trustee), and Meredith J. (Julie) Cecil, all of San Angelo, Texas; Stephanie Sawyer Cecil, Carl Thomas Cecil, and The Carl Cecil Irrevocable Asset Trust (Carl Thomas Cecil as trustee) all of Paris, Texas; Jean Conger, Houston, Texas, Randle R. Cecil Trust A, Paris, Texas (Jean Conger as trustee), and The Conger Family Partnership, Houston, Texas (Jean Conger as general partner); all as a group acting in concert, to retain the voting securities of Paris Bancshares, Inc., and indirectly The Liberty National Bank in Paris, both of Paris, Texas	Newspaper: Federal Register:	11/01/2021 11/08/2021
R CORP FINANCIAL	CIC	The 2018 Ryan Legacy Trust, Round Rock, Texas (co-trustees Nolan Reese Ryan, Austin, Texas; Wendy Ryan Bivins, Amarillo, Texas; and Robert Reid Ryan, Houston, Texas) and Wendy Ryan Bivins, Amarillo, Texas, to join the Ryan Family Group, a group acting in concert established March 25, 2013; and Nolan Reese Ryan, Austin, Texas, to acquire voting shares of R Corp Financial and indirectly R Bank, both of Round Rock, Texas.	Newspaper: Federal Register:	11/09/2021 11/05/2021

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 30, 2021

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Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTH PLAINS FINANCIAL, INC.	CIC	Notice under the Change in Bank Control Act ("CIBCA") by Curtis C. Griffith, Lubbock, Texas, for permission, in his individual capacity, to retain 10 percent or more, of the outstanding voting shares of South Plains Financial, Inc., ("Company") and indirectly retain voting shares of City Bank ("Bank"), both of Lubbock, Texas. Cynthia Ann Griffith; and the Curtis Clay Griffith 2021 Irrevocable Trust, Cynthia Ann Griffith, as trustee; the Richard Thomas White 2021 Trust, Curtis C. Griffith, as trustee; the Birdie Lucille White 2021 Trust, Curtis C. Griffith, as trustee; the William Hogan White 2021 Trust, Curtis C. Griffith, as trustee; the Sydney Suzanne Griffith 2021 Trust, Curtis C. Griffith, as trustee; the Johnathan Brockway Griffith 2021 Trust, Curtis C. Griffith, as trustee; (collectively "New Member Trusts and Trustees"), also provided notification, to join Curtis C. Griffith and establish the Griffith Family control group, a group acting in concert, all of Lubbock, Texas, to retain control of voting shares of Company and indirectly Bank. In addition, Curtis C. Griffith, provided notification, for permission to act as the holder of a proxy with power to exercise 14.50 percent of the outstanding voting shares of Company under a Proxy and Voting Agreement among the New Member Trusts and Trustees.	Newspaper:	Not available
			Federal Register:	Not available
TEXAS BANC FINANCIAL CORPORATION	* 3A3	Texas Banc Financial Corporation, Fort Worth, Texas to acquire Texas Bank, Brownwood, Texas	Newspaper:	11/19/2021
			Federal Register:	11/26/2021

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

**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: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending October 30, 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
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, requesting retroactive approval to make public welfare investments of \$5,000,000 in Boston Capital Intermediate Term Income Fund II LLC; \$250,000 in Clearinghouse Community Development Financial Institution; \$500,000 in Genesis LA Economic Growth Corporation; \$1,000,000 in Healthy Neighborhoods Equity Fund I Limited Partnership; \$300,000 in MHIC, LLC; \$175,000 in Mill Cities Communities Investments; and \$4,000,000 in The Community Development Trust, Inc. Silicon Valley Bank had acquired these non-LIHTC (low income housing tax credit) investments as a result of the 07/01/21 acquisition of Boston Private Bank & Trust Company, Boston, Massachusetts.	Newspaper:	Not applicable
			Federal Register:	Not applicable
UNITED BUSINESS BANK	* 18C * 3A5 * Branch	1)United Business Bank, Walnut Creek, California, to acquire Pacific Enterprise Bank, Irvine, California, 2) Pacific Enterprise Bancorp, Irvine, California, to merge with and into Baycom Corp, Walnut Creek, California; and 3)United Business Bank to acquire one branch office of Pacific Enterprise Bank.	Newspaper:	Not available
			Federal Register:	Not available
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a public welfare investment of \$12.5 million in R4 WAB Housing Partners LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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- 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