
Federal Reserve Release



H.2

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

No. 45

Week Ending November 6, 2021

Personnel

Legal Division -- appointment of Reena Agrawal Sahni as associate general counsel and Asad Kudiya, Jay Schwarz, and Dafina Stewart as assistant general counsels.

- Approved, October 29, 2021

(A/C)

Division of Research and Statistics -- appointment of Celso Brunetti, Marco Cagetti, and Kevin Moore as assistant directors.

- Approved, November 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

New York

Dime Community Bank, Bridgehampton, New York -- to establish a branch at 60 East 42nd Street, New York, New York.

- Approved, November 4, 2021

Dallas

Texas Regional Bank, Harlingen, Texas -- to establish a branch at 9821 Katy Freeway, Houston, Texas.

- Approved, November 1, 2021

Bank Holding Companies

Kansas City

Bethany Bankshares, Inc., Bethany, Missouri -- waiver of application to acquire C & M Bancshares, Inc., and its subsidiary, 1st Cameron State Bank (Bank), both of Cameron, Missouri, in connection with the merger of Bank with and into BTC Bank, Bethany, Missouri.

- Granted, October 18, 2021

(A/C)

Kansas City

First Western Financial, Inc., Denver, Colorado -- to merge with Teton Financial Services, Inc., Wilson, Wyoming, and thereby indirectly acquire Rocky Mountain Bank, Jackson, Wyoming.

- Approved, November 4, 2021

Bank Holding Companies

Minneapolis

Frandsen Financial Corporation, Arden Hills, Minnesota -- to acquire Bank of Zumbrota, Zumbrota, Minnesota, and Pine Island Bank, Pine Island, Minnesota.

- Approved, November 5, 2021

Minneapolis

MidCountry Acquisition Corp., Minneapolis, Minnesota -- (1) to become a bank holding company by merging with J & B Financial Holdings, Inc., Minneapolis, and thereby indirectly acquiring 1st United Bank, Faribault; First State Bank of Sauk Centre, Sauk Centre; and Red Rock Bank, Sanborn, all of Minnesota, and by merging with Northfield Bancshares, Inc., and thereby indirectly acquiring Community Resource Bank, both of Northfield, Minnesota; (2) to retain MidCountry Bank, Bloomington, Minnesota, and thereby engage in operating a savings association pursuant to 12 C.F.R. 225.28(b)(4)(ii); (3) to acquire First State Agency, Inc., Sauk Centre, Minnesota, and thereby indirectly engage in general insurance agency activity through a lending office in a place that has a population not exceeding 5,000 pursuant to 12 C.F.R. 225.28(b)(11)(iii)(A); and (4) election to become a financial holding company.

- Approved, November 5, 2021

St. Louis

Planters Holding Company, Indianola, Mississippi -- waiver of application to merge with Germantown Capital Corporation and thereby acquire First Capital Bank, both of Germantown, Tennessee, in connection with the merger of First Capital Bank with and into Planters Bank and Trust Company, Indianola, Mississippi.

- Granted, November 4, 2021

Bank Holding Companies

Kansas City

Union State Banc Holding Corporation, Clay Center, Kansas -- waiver of application to merge with Palmer Bancshares, Inc., Palmer, Kansas, in connection with the merger of Union State Bank, Clay Center, Kansas, with Bank of Palmer, Palmer, Kansas.

- Granted, November 5, 2021

Bank Mergers

Kansas City

Union State Bank, Clay Center, Kansas -- to merge with Bank of Palmer, Palmer, Kansas, and thereby establish branches at 104 East 2nd Street, Palmer, Kansas, and 11 South Center Street, Barnes, Kansas.

- Approved, November 5, 2021

Banks, State Member

Cleveland

First Financial Bank, Cincinnati, Ohio -- to make a public welfare investment.

- Approved, November 2, 2021

Secretary

Silicon Valley Bank, Santa Clara, California -- to make certain public welfare investments.

- Approved, November 5, 2021

Change in Bank Control

Kansas City

King Bancshares, Inc., Kingman, Kansas -- Mark D. Keeny, as co-trustee of the Amy S. Keeny Revocable Trust, both of Wichita, Kansas, together with Amy S. Keeny, previously approved co-trustee, to acquire voting shares of King Bancshares, Inc., and thereby indirectly acquire voting shares of Citizens Bank of Kansas, Kingman, Kansas.

- Permitted, November 4, 2021

Kansas City

Nebraska Bankshares, Inc., Farnam, Nebraska -- Leslie Vezner, Lewisville, Texas, to retain voting shares of Nebraska Bankshares, Inc., and thereby indirectly retain voting shares of First State Bank, Farnam, Nebraska, and First Gothenburg Bancshares, Inc., parent of First State Bank, both of Gothenburg, Nebraska.

- Permitted, November 3, 2021

Kansas City

Security Bancshares Corporation, Wewoka, Oklahoma -- Robin Burch, Tulsa, Oklahoma, a member of the Burch Family Group, a group acting in concert, to acquire voting shares of Security Bancshares Corporation (the company) and thereby indirectly acquire voting shares of Security State Bank of Oklahoma, Wewoka, Oklahoma. Pier 6 Investment Company, LLC, Tulsa, Oklahoma, to retain voting shares of the company and to join the Burch Family Group.

- Permitted, November 5, 2021

Change in Bank Control

Chicago

Southern Wisconsin Bancshares Corporation, Inverness, Illinois -- 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 and thereby indirectly acquire voting shares of Farmers Savings Bank, Mineral Point, Wisconsin.

- Permitted, November 3, 2021

Extensions of Time

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to February 13, 2022, to acquire additional shares of Southeast Financial Bankstock Corp., McGehee, Arkansas, and thereby increase its indirect control of McGehee Bank, McGehee, Arkansas.

- Granted, November 1, 2021

Secretary

Morgan Stanley, New York, New York -- extension of time to dispose of real estate and loan assets.

- Granted, October 29, 2021

(A/C)

Supervision and Regulation

Director, S&R

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

- Approved, November 3, 2021

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending November 6, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

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 November 6, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
VALLEY NATIONAL BANCORP	* 3A3	Valley National Bancorp, New York, New York, to acquire Bank Leumi Le-Israel Corporation, and thereby indirectly acquire Bank Leumi USA, both of New York, New York.	Newspaper:	12/03/2021
	* 3A5		Federal Register:	Not available

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending November 6, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE		

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District: 4
Federal Reserve Bank of Cleveland
Filings received during the week ending November 6, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5
Federal Reserve Bank of Richmond
Filings received during the week ending November 6, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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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.

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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.

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
BUSINESS FIRST BANCSHARES, INC.	* 3A5	Business First Bancshares, Inc., Baton Rouge, Louisiana, to merge with Texas Citizens Bancorp, Inc., Pasadena, Texas, and thereby acquire its subsidiary, Texas Citizens Bank, N.A., Pasadena, Texas.	Newspaper:	12/03/2021
			Federal Register:	Not available
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:	11/22/2021
PEOPLES BANCSHARES, INC.	CIC	Bradley C. Davis, Charleston, South Carolina, a member of the Davis Family Group, to retain voting shares of Peoples Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank, both of Mendenhall, Mississippi. In addition, Sidney Dewitt Davis III, Mendenhall, Mississippi and Bradley C. Davis, Charleston, South Carolina, as co-trustees for The Sid Davis Trust; Melissa Lenox, Charleston, South Carolina; Steve Ammann and Steven Wade Ammann, both of Mendenhall, Mississippi; Charles Cockrell, Dauphin Island, Alabama; Michael Tolleson and Brian Jernigan, both of Madison, Mississippi; Margaret Steinberger, trustee of the Margaret Steinberger Revocable Trust and Bruce Steinberger, both of Coral Gables, Florida; Audrey Davis, Magee, Mississippi; to join the Davis Family Group, a group acting in concert, to retain voting shares of Peoples Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank, both of Mendenhall, Mississippi.	Newspaper:	11/24/2021
			Federal Register:	Not available
SYNOVUS BANK	* Branch	Synovus Bank, Columbus, Georgia, to establish a branch located at 9844 South Jog Road , known as the Boynton Beach branch, Boynton Beach, Florida.	Newspaper:	11/10/2021
			Federal Register:	Not applicable

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.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 6, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BYLINE BANCORP, INC.	CIC	Maria Blanca del Valle Perochena, Mexico City, Mexico; and Maria de Guadalupe del Valle Perochena, Mexico City, Mexico; to become limited partners in MBG Investors I, L.P., Ontario, Canada, thereby indirectly acquiring voting shares of Byline Bancorp, Inc. and Byline Bank, both of Chicago, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
COMMERCIAL FINANCIAL CORP.	CIC	Carrie L. Brown, Storm Lake, Iowa; Joleen M. Brown, Spirit Lake, Iowa; Timothy J. Brown CFC Revocable Trust, Timothy J. Brown, as trustee, both of Storm Lake, Iowa; John C. Brown CFC Revocable Trust, John C. Brown, as trustee, both of Spirit Lake, Iowa; John C. Brown 2020 DGT Exempt Trust, Paul Brown, as trustee, both of Spirit Lake, Iowa; Joleen M. Brown 2021 DGT Exempt Trust, Paul Brown, as trustee, both of Spirit Lake, Iowa; and CFC Control Trust, Nick Brown, as trustee, both of Storm Lake, Iowa; to become members of the Brown Family Control Group, a group acting in concert, to acquire voting shares of Commercial Financial Corp., and thereby indirectly acquire voting shares of Central Bank, both of Storm Lake, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
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:	11/03/2021
			Federal Register:	11/02/2021
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:	11/12/2021
			Federal Register:	Not applicable

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 6, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending November 6, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY NATIONAL BANK	Member	FCNB Bank, Steelville, Missouri (FKA First Community National Bank, Cuba, Missouri), to become a state chartered member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FNBC BANK	* 18C	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:	12/02/2021
	* Branch		Federal Register:	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:	11/19/2021
			Federal Register:	11/19/2021

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.

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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.

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 November 6, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
BOSSHARD BANCO, LTD.	CIC	Bosshard Bank Irrevocable Trust u/a/d October 21, 2021, South Dakota Trust Company, LLC., as trustee, both of Sioux Falls, South Dakota; and Andrew R. Bosshard, as trust protector, La Crosse, Wisconsin; to join a group acting in concert to acquire voting shares of Bosshard Banco, Ltd., La Crosse, Wisconsin, and indirectly retain voting shares of Intercity State Bank, Schofield, Wisconsin, and The First National Bank of Bangor, Bangor, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
CLAYTON BANKSHARES, INC.	CIC	Bosshard Bank Irrevocable Trust u/a/d October 21, 2021, South Dakota Trust Company, LLC., as trustee, both of Sioux Falls, South Dakota; and Andrew R. Bosshard, as trust protector, La Crosse, Wisconsin; to join a group acting in concert to acquire voting shares of Clayton Bankshares, Inc., and indirectly retain voting shares of Citizens State Bank-La Crosse, both of La Crosse, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
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:	11/27/2021
			Federal Register:	12/02/2021
FINANCIAL SERVICES OF LOWRY, INC.	CIC	The Paul K. Martinson Irrevocable Trust that is in formation - Kari A.M. Nelson, Trustee; the Anna K. Martin Irrevocable Trust that is in formation - Paul K. Martinson, Trustee; and Anna K. Martinson (individually), all of Glenwood, Minnesota; and the Eric W. Nelson Irrevocable Trust that is in formation - Kirsten R.M. Nelson, Trustee, both of Alexandria, Minnesota, to acquire shares of Financial Services of Lowry, Inc. (FSLI), Lowry, Minnesota and thereby join the Nelson-Martinson family shareholder group acting in concert that collectively controls 25% or more of the shares and thereby controls FSLI. FSLI controls Lowry State Bank, Lowry, Minnesota and First National Bank of Osakis, Osakis, Minnesota.	Newspaper:	11/21/2021
			Federal Register:	11/24/2021

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending November 6, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST INTERSTATE BANCSYSTEM, INC.	* 18C	First Interstate BancSystem, Inc., Billings, Montana, to merge with Great Western Bancorp, Inc., and thereby indirectly acquire Great Western Bank, both of Sioux Falls, South Dakota. Additionally, First Interstate Bank, Billings, Montana, to merge with Great Western Bank, Sioux Falls, South Dakota and, incident thereto, establish branches.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
	* Branch			
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:	11/19/2021
INDEPENDENT BANCSHARES, INC.	* 3A3	Independent Bancshares, Inc., Excelsior, Minnesota, to acquire State Bank of Wheaton, Wheaton, Minnesota.	Newspaper:	11/20/2021
			Federal Register:	11/26/2021
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	Opportunity Bank of Montana, Helena, Montana, to merge with First Community Bank, Glasgow, Montana, and incident thereto, establish branches.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 6, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
PLAINS COMMERCE FINANCIAL, INC.	CIC	The Jerome Hageman Stock Trust 2020, Aberdeen, South Dakota; Stephen Hageman, Watertown, South Dakota, as trustee, to become members of the Hageman Family Control Group, a group acting in concert, to retain voting shares of Plains Commerce Financial, Inc. and thereby indirectly retain shares of Plains Commerce Bank, both of Hoven, South Dakota.	Newspaper:	Not available
			Federal Register:	Not available

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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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 November 6, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF WYANDOTTE, THE	* Branch	The Bank of Wyandotte, Wyandotte, Oklahoma, to establish a branch at 4514 Cole Avenue, Dallas, Texas.	Newspaper:	11/17/2021
			Federal Register:	Not applicable
CITIZENS STATE BANK	* 18C	Citizens State Bank, Wisner, Nebraska, to merge with Bank of Newman Grove, Newman Grove, Nebraska, and incident thereto, to establish a branch.	Newspaper:	12/03/2021
	* Branch		Federal Register:	Not applicable
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:	11/24/2021
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:	11/15/2021
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:	11/15/2021
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

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 November 6, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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: Federal Register:	11/26/2021 11/29/2021
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 14.50 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: Federal Register:	Not available 11/05/2021
THIRD COAST BANK, SSB	* Branch	Application by Third Coast Bank, SSB, Humble, Texas to establish a branch located at 420 Broadway San Antonio Texas 78205.	Newspaper: Federal Register:	11/15/2021 Not applicable

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.

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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		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 6, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
TOWN & COUNTRY BANK	Member	Town & Country Bank, Las Vegas, Nevada, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			Federal Register:	Not applicable
UNITED BUSINESS BANK	* 18C	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
	* 3A5		Federal Register:	Not available
	* Branch			

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.

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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.

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