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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. 48*

*Week Ending November 27, 2021*

### **Advisory Councils**

Insurance Policy Advisory Committee -- announcement of members for 2022.  
- Announced, November 24, 2021

### **Forms**

Forms -- (1) initial Board review to extend without revision the Senior Credit Officer Opinion Survey on Dealer Financing Terms (FR 2034), Recordkeeping and Disclosure Requirements Associated with Regulation Y for Minimum Requirements for Appraisal Management Companies (FR HY-5), Recordkeeping and Disclosure Requirements Associated with Regulation II (FR II), Uniform Application for Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Dealer (Form MSD-4), and Uniform Termination Notice for Municipal Securities Principal or Municipal Securities Representative Associated with a Bank Municipal Securities Dealer (Form MSD-5) and (2) final Board review to extend with revision the Complex Institution Liquidity Monitoring Report (FR 2052a).  
- Approved, November 23, 2021

### **Supervision and Regulation**

Crypto-Assets -- Joint Statement on Crypto-Asset Policy Sprint Initiative and Next Steps.  
- Announced, November 23, 2021

Supervision and Regulation Report -- semiannual report.  
- Published, November 24, 2021

### **Enforcement**

The Goldman Sachs Group, Inc., and Goldman Sachs & Co. LLC (formerly known as Goldman, Sachs, & Co.), both of New York, New York -- cease-and-desist order dated August 2, 2016, terminated November 18, 2021.  
- Announced, November 23, 2021

**S&R** Supervision and Regulation

**RBOPS** Reserve Bank Operations and Payment Systems

**C&CA** Consumer and Community Affairs

**IF** International Finance

**FOMC** Federal Open Market Committee

**MA** Monetary Affairs

**Bank Branches, Domestic**

Chicago

Eastern Michigan Bank, Croswell, Michigan -- to establish a branch at 1430 Military Street, Port Huron, Michigan.

- Approved, November 24, 2021

St. Louis

Simmons Bank, Pine Bluff, Arkansas -- to establish a branch at 17901 Chenal Parkway, Little Rock, Arkansas.

- Approved, November 26, 2021

**Bank Holding Companies**

Chicago

Arbor Bancorp, Inc., Ann Arbor, Michigan -- waiver of application to acquire FNBH Bancorp, Inc., and thereby indirectly acquire First National Bank of Howell, both of Howell, Michigan, in connection with the merger of First National Bank of Howell with and into Bank of Ann Arbor, Ann Arbor, Michigan.

- Granted, November 16, 2021

(A/C)

San Francisco

BayCom Corp., Walnut Creek, California -- (1) to merge with Pacific Enterprise Bancorp, Irvine, California, and (2) for United Business Bank, Walnut Creek, to merge with Pacific Enterprise Bank, Irvine, and thereby establish a branch.

- Approved, November 22, 2021

**Bank Holding Companies**

Kansas City

Community Bancshares, Inc., Seneca, Kansas -- through the merger of its subsidiary, CBI Acquisition Corporation, Seneca, Kansas, with and into BOTS, Inc., to indirectly acquire VisionBank, both of Topeka, Kansas.

- Approved, November 24, 2021

Chicago

Fidelity Company, Dubuque, Iowa -- waiver of application to acquire Farmers & Traders Savings Bank (Farmers & Traders), Bancroft, Iowa, in connection with the merger of Farmers & Traders with and into Fidelity Bank & Trust, Dubuque, Iowa.

- Granted, November 26, 2021

Kansas City

Stockmens Financial Corporation, Rapid City, South Dakota -- modification of certain commitments.

- Granted, November 12, 2021

(A/C)

Chicago

Van Diest Investment Company, Webster City, Iowa -- to acquire NorthStar Bank, Estherville, Iowa.

- Approved, November 24, 2021

**Bank Mergers**

St. Louis

Southern Bank, Poplar Bluff, Missouri -- to purchase certain assets and assume certain liabilities of the Cairo, Illinois, branch of First National Bank, Oldham, South Dakota, and retain the acquired facility as a branch.

- Approved, November 24, 2021

**Bank Premises**

New York

- Alden State Bank, Alden, New York -- to increase its investment in bank premises.
- Approved, November 26, 2021

**Banks, Foreign**

New York

- ING Bank N.V., Amsterdam, The Netherlands -- to establish a representative office in Houston, Texas.
- Approved, November 22, 2021

**Banks, State Member**

Chicago

- Ally Bank, Sandy, Utah -- to make a public welfare investment (two requests).
- Approved, November 18, 2021
- (A/C)

Boston

- Mascoma Bank, Lebanon, New Hampshire -- to exercise limited trust powers, including personal trust and fiduciary services, pursuant to 12 CFR 208.3(d)(2).
- Approved, November 26, 2021

Atlanta

- Regions Bank, Birmingham, Alabama -- to make a public welfare investment.
- Approved, November 16, 2021
- (A/C)

Atlanta

- Regions Bank, Birmingham, Alabama -- to make a public welfare investment.
- Approved, November 18, 2021
- (A/C)

**Banks, State Member**

San Francisco

Western Alliance Bank, Phoenix, Arizona -- to make a public welfare investment.  
- Approved, November 23, 2021

**Change in Bank Control**

Dallas

Central Bancshares, Inc., Houston, Texas -- the John H. Young 2020 Trust, Houston, Texas (Edward E. Hartline and Gus K. Eifler as co-trustees), to acquire additional voting shares of Central Bancshares, Inc., and thereby indirectly acquire voting shares of Central Bank, Houston, Texas.  
- Permitted, November 24, 2021

Kansas City

Plains Bancshares, Inc., Plains, Kansas -- Mary Beth Woods, Plains, Kansas, to retain voting shares of Plains Bancshares, Inc., and indirectly retain voting shares of The Plains State Bank, 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.  
- Permitted, November 22, 2021

Secretary

Renasant Corporation, Tupelo, Mississippi -- 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 additional voting shares of Renasant Corporation and thereby indirectly acquire voting shares of Renasant Bank, Tupelo, Mississippi.  
- Permitted, November 22, 2021

**Extensions of Time**

Secretary

The Goldman Sachs Group, Inc., New York, New York -- extension of time to conform or divest a merchant banking investment.

- Granted, November 26, 2021

Richmond

New Republic Partners, Inc., Charlotte, North Carolina -- extension to February 24, 2022, to engage de novo in financial and investment advisory activities and agency transactional services through New Republic Securities, LLC, Charlotte, North Carolina.

- Granted, November 23, 2021

Kansas City

The Union State Bank of Everest, Everest, Kansas -- extension to February 24, 2022, to establish a de novo branch at 8300 Booth Avenue, Kansas City, Missouri.

- Granted, November 23, 2021

**Regulations and Policies**

Secretary

Regulation Z (Truth in Lending) -- final interagency determination of the threshold for exempting certain loans from special appraisal requirements for higher-priced mortgages during 2022.

- Approved, November 22, 2021

Secretary

Regulation Z (Truth in Lending) and Regulation M (Consumer Leasing) -- final interagency amendments to establish dollar thresholds that will apply for determining exempt consumer credit and lease transactions in 2022.

- Approved, November 22, 2021

**Savings and Loan Holding Companies**

Chicago

North Shore, MHC, Waukegan, Illinois -- (1) to convert from mutual to stock form; (2) for NSTS Bancorp, Inc., Waukegan, Illinois, a newly formed Delaware corporation, to become a savings and loan holding company by acquiring North Shore Trust and Savings, Waukegan, Illinois; and (3) waiver request by North Shore, MHC, of requirements of 12 CFR 239.52(j) regarding the definition of "qualifying deposits."

- Approved, November 10, 2021

(A/C)



**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending November 27, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank and Trust Company, Boston, Massachusetts, (SSBT) and SSBT's Edge corporation subsidiary, State Street International Holdings, Boston, Massachusetts (SSIH) and, together with it's and SSBT's subsidiaries and State Street Corporation, Boston, Massachusetts (SSC) and its subsidiaries, (State Street), Boston, Massachusetts, submit a 30 day's prior notice pursuant to Section 211.9(f) of Regulation K, of their intention to make an additional investment in, State Street Bank International GmbH, Munich, Germany (SSBI), a wholly-owned subsidiary of SSIH.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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

**CRA Examinations scheduled for First Quarter of 2022 (January 1, 2022 - March 31, 2022) Second Quarter of 2022 (April 1, 2022 - June 30, 2022)**

Institution	Location	Quarter
BANKNEWPORT	NEWPORT, RHODE ISLAND	First Quarter of 2022
FALL RIVER FIVE CENTS SVGS BK	FALL RIVER, MASSACHUSETTS	First Quarter of 2022
BANK RHODE ISLAND	PROVIDENCE, RHODE ISLAND	Second Quarter of 2022
BROOKLINE BK	BROOKLINE, MASSACHUSETTS	Second Quarter of 2022
EASTERN CT SVGS BK	NORWICH, CONNECTICUT	Second Quarter of 2022

**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending November 27, 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: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
DIME CMNTY BK	BRIDGEHAMPTON, NEW YORK	First Quarter of 2022
GOLDMAN SACHS BK USA	NEW YORK, NEW YORK	First Quarter of 2022
BANCO POPULAR DE PR	SAN JUAN, PUERTO RICO	Second Quarter of 2022
FIVE STAR BK	WARSAW, NEW YORK	Second Quarter of 2022

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending November 27, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WORKERS UNITED	* 3A3	Workers United, Philadelphia, Pennsylvania, and Amalgamated Financial Corp., New York, New York, requesting approval for Amalgamated Financial Corp. to merge with Amalgamated Investments Company, Chicago, Illinois, and thereby indirectly acquire Amalgamated Bank of Chicago, Chicago, Illinois, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available

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

**Availability of CRA Public Evaluations**

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

**CRA Examinations scheduled for First Quarter of 2022 (January 1, 2022 - March 31, 2022) Second Quarter of 2022 (April 1, 2022 - June 30, 2022)**

Institution	Location	Quarter
AMERISERV FNCL BK	JOHNSTOWN, PENNSYLVANIA	First Quarter of 2022
FIRST CITIZENS CMNTY BK	MANSFIELD, PENNSYLVANIA	First Quarter of 2022
NEW TRIPOLI BK	NEW TRIPOLI, PENNSYLVANIA	Second Quarter of 2022

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending November 27, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST FINANCIAL BANK	PWI	First Financial Bank, Cincinnati, OH, request for pre-approval to make a \$9MM public welfare investment	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST FINANCIAL BANK	PWI	First Financial Bank, Cincinnati, OH, request for pre-approval to make a \$6.2MM public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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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 First Quarter of 2022 (January 1, 2022 - March 31, 2022) Second Quarter of 2022 (April 1, 2022 - June 30, 2022)**

Institution	Location	Quarter
BUCKEYE CMNTY BK	LORAIN, OHIO	First Quarter of 2022
OHIO VALLEY BK CO	GALLIPOLIS, OHIO	First Quarter of 2022
PEOPLES B&TC	HAZARD, KENTUCKY	First Quarter of 2022
CIVISTA BK	SANDUSKY, OHIO	Second Quarter of 2022
HEARTLAND BK	WHITEHALL, OHIO	Second Quarter of 2022
SETTLERS BK	MARIETTA, OHIO	Second Quarter of 2022



District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 27, 2021

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF CLARKE COUNTY	* Branch	Bank of Clarke County, Berryville, Virginia, to establish a branch at 530 Blackwell Road, Warrenton, Virginia.	Newspaper:	12/05/2021
			Federal Register:	Not applicable
TRI-COUNTY BANCORP, INC.	CIC	The Carolyn E. Farr Trust, Harrisville, West Virginia, Scott A. Windom, as trustee Cairo, West Virginia, William A. Farr, West Union, West Virginia, John C. Farr, Woodinville, Washington, Paul D. Farr, Little Hocking, Ohio, Lee Ann Farr, Frankfort, West Virginia, and Rodney C. Windom, Cairo, West Virginia, as a group to retain voting shares of Tri-County Bancorp, Inc., West Union, West Virginia.	Newspaper:	12/10/2021
			Federal Register:	12/08/2021

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

**Availability of CRA Public Evaluations**

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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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 First Quarter of 2022 (January 1, 2022 - March 31, 2022) Second Quarter of 2022 (April 1, 2022 - June 30, 2022)**

Institution	Location	Quarter
EAGLEBANK	BETHESDA, MARYLAND	First Quarter of 2022
TRUPOINT BK	GRUNDY, VIRGINIA	First Quarter of 2022
VIRGINIA PTNR BK	FREDERICKSBURG, VIRGINIA	First Quarter of 2022
FARMERS & MERCHANTS BK	TIMBERVILLE, VIRGINIA	Second Quarter of 2022

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending November 27, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FLORIDA BANCSHARES, INC.	4c8	Florida Bancshares, Inc. to engage, de novo, directly in the purchase of loans from its wholly-owned subsidiary, First National Bank of Pasco, both of Dade City, Florida.	Newspaper: Federal Register:	Not applicable Not available
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: Federal Register:	11/24/2021 Not available
USCB Financial Holdings, Inc.	3A1	USCB Financial Holdings, Inc., Doral, Florida, to become a bank holding company by acquiring outstanding shares of U.S. Century Bank, Doral, Florida.	Newspaper: Federal Register:	Not applicable Not applicable

**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.

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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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 First Quarter of 2022 (January 1, 2022 - March 31, 2022) Second Quarter of 2022 (April 1, 2022 - June 30, 2022)**

Institution	Location	Quarter
AUBURNBANK	AUBURN, ALABAMA	First Quarter of 2022
COMMERCIAL BK	HARROGATE, TENNESSEE	First Quarter of 2022
FIRST FL INTEGRITY BK	NAPLES, FLORIDA	First Quarter of 2022
PARADISE BK	BOCA RATON, FLORIDA	Second Quarter of 2022
TENNESSEE ST BK	PIGEON FORGE, TENNESSEE	Second Quarter of 2022

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 27, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	11/26/2021
FIRST FARMERS BANK & TRUST CO.	PWI	First Farmers & Trust Co., Converse, Indiana provided prior notice of its public welfare investment of \$6,200,000 in CREA Corporate Tax Fund 88, LP, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SPRING BANCORP, INC.	CIC	Tom E. Marantz, Springfield, Illinois, as trustee of the Tom E. Marantz Exempt Trust; the Tom E. Marantz Exempt Trust; Marla J. Marantz, Springfield, Missouri, as trustee of the Marla J. Marantz Exempt Trust; and the Marla J. Marantz Exempt Trust; Gregory Marantz, Springfield, Illinois, as Trustee of the Gregory R. Marantz Spring Bancorp Irrevocable Trust; Jennifer Marantz, St. Louis, Missouri, as Trustee of the Jennifer A. Marantz Spring Bancorp Irrevocable Trust; and, Melissa Knoedler, Bloomington, Illinois, as Trustee of the Melissa L. Knoedler Spring Bancorp Irrevocable Trust to be added to the Marantz family control group to acquire voting shares of Spring Bancorp, Inc., Springfield, Illinois, and thereby acquire voting shares of Bank of Springfield, Springfield, Illinois.	Newspaper:	Not available
			Federal Register:	12/13/2021

**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.

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NONE					

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Institution	Location	Quarter
FIRST BK OF BERNE	BERNE, INDIANA	First Quarter of 2022
FIRST CMNTY BK	HARBOR SPRINGS, MICHIGAN	First Quarter of 2022
FIRST EAGLE BK	CHICAGO, ILLINOIS	First Quarter of 2022
FIRST ST BK	EASTPOINTE, MICHIGAN	First Quarter of 2022
HARTSBURG ST BK	HARTSBURG, ILLINOIS	First Quarter of 2022
SAINT ANSGAR ST BK	SAINT ANSGAR, IOWA	First Quarter of 2022
STATE BK	SPENCER, IOWA	First Quarter of 2022
CENTRAL ST BK	ELKADER, IOWA	Second Quarter of 2022
CONNECTION BK	FORT MADISON, IOWA	Second Quarter of 2022
CUSB BK	CRESCO, IOWA	Second Quarter of 2022
FAIRMOUNT ST BK	FAIRMOUNT, INDIANA	Second Quarter of 2022
FARMERS ST BK WESTERN IL	ALPHA, ILLINOIS	Second Quarter of 2022
FIRST BK HAMPTON	HAMPTON, IOWA	Second Quarter of 2022
FNB BK	FONTANELLE, IOWA	Second Quarter of 2022
GRAND RIVER BK	GRANDVILLE, MICHIGAN	Second Quarter of 2022
HENDRICKS CTY B&TC	BROWNSBURG, INDIANA	Second Quarter of 2022
MAQUOKETA ST BK	MAQUOKETA, IOWA	Second Quarter of 2022
SECURITY SVGS BK	GOWRIE, IOWA	Second Quarter of 2022
WAYNE B&TC	CAMBRIDGE CITY, INDIANA	Second Quarter of 2022

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending November 27, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ENCORE BANK	* Branch	Encore Bank, Little Rock, Arkansas, to establish a branch facility to be located at 2502 N. Rocky Point Drive, Suite 360, Tampa, Florida.	Newspaper:	12/05/2021
			Federal Register:	Not applicable

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

**Availability of CRA Public Evaluations**

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S = Satisfactory  
NI = Needs to improve  
SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
34742	FIRST WESTERN BK, BOONEVILLE, ARKANSAS	07/19/2021	11/26/2021	S	Int Small Bank

**CRA Examinations scheduled for First Quarter of 2022 (January 1, 2022 - March 31, 2022) Second Quarter of 2022 (April 1, 2022 - June 30, 2022)**

Institution	Location	Quarter
BANK OF BARTLETT	BARTLETT, TENNESSEE	First Quarter of 2022
CALLAWAY BK	FULTON, MISSOURI	First Quarter of 2022
CASS CMRL BK	DES PERES, MISSOURI	First Quarter of 2022
CENTRAL BK STL PRIMARY OFF	CLAYTON, MISSOURI	First Quarter of 2022
COMMUNITY FNCL SVC BK	BENTON, KENTUCKY	First Quarter of 2022
FARMERS & MERCHANTS BK	STUTTGART, ARKANSAS	First Quarter of 2022
FINANCIAL FED BK	MEMPHIS, TENNESSEE	First Quarter of 2022
FIRST ST B&TC	CARUTHERSVILLE, MISSOURI	First Quarter of 2022
MIDWEST BANKCENTRE	SAINT LOUIS, MISSOURI	First Quarter of 2022
PATRIOT BK	MILLINGTON, TENNESSEE	First Quarter of 2022
PEOPLES BK	MARION, KENTUCKY	First Quarter of 2022
PREMIER BK OF AR	JONESBORO, ARKANSAS	First Quarter of 2022
TEXICO ST BK	TEXICO, ILLINOIS	First Quarter of 2022
BANK OF CAVE CITY	CAVE CITY, ARKANSAS	Second Quarter of 2022
BANK OF HALLS	HALLS, TENNESSEE	Second Quarter of 2022
CENTRAL TR BK	JEFFERSON CITY, MISSOURI	Second Quarter of 2022
DECATUR CTY BK	DECATURVILLE, TENNESSEE	Second Quarter of 2022
FIRST SAVINGS BK	JEFFERSONVILLE, INDIANA	Second Quarter of 2022

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\* Subject to the provisions of the Community Reinvestment Act



FNBC BK	ASH FLAT, ARKANSAS	Second Quarter of 2022
GATES BKG&TC	GATES, TENNESSEE	Second Quarter of 2022
OAKSTAR BK	SPRINGFIELD, MISSOURI	Second Quarter of 2022
PROGRESSIVE OZARK BK	SALEM, MISSOURI	Second Quarter of 2022

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**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending November 27, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
B2 Holding Company, Inc.	CIC	On behalf of B2 Holding Company, Inc., a Delaware corporation (the Company), this Notice (this Notice) is being filed with the Federal Reserve Bank of Minnesota (the Federal Reserve) under the Notice Procedure for One-Bank Holding Company Formations in connection with the Company's formation as a bank holding company through the acquisition of 100% of the voting stock of The First National Bank of Buhl, a national bank with its main office located in Mountain Iron, Minnesota (the Bank).	Newspaper:	Not available
			Federal Register:	Not available
FIRST INTERSTATE BANCSYSTEM, INC.	* 18C * 3A5 * Branch	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
			Federal Register:	12/15/2021
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:	11/17/2021
			Federal Register:	11/19/2021

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending November 27, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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: Federal Register:	Not available 11/24/2021
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: Federal Register:	Not available Not applicable
PB FAMILY BANCSHARES, INC.	* 3A1	PB Family Bancshares, Inc., Hastings, Minnesota, to become a bank holding company by acquiring 100 percent of Premier Bank Minnesota, Farmington, Minnesota, and Premier Bank Rochester, Rochester, Minnesota.	Newspaper: Federal Register:	Not available Not available
SECURITY BANK SHARES, INC.	CIC	The Willard and Geraldine Ogren Revocable Trust (WGO Trust), Iron River, Wisconsin; Greg Ogren, individually and as trustee of the WGO Trust and the Greg Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Scott Ogren, individually and as trustee of the Scott Ogren Separate Descendant's Trust, both of Iron River, Wisconsin; Mark Ogren, Minnetrista, Minnesota, individually and as trustee of the Mark Ogren Separate Descendant's Trust, Iron River, Wisconsin; and Lori Ogren, Iron River, Wisconsin, as a group acting in concert, to retain voting shares of Security Bank Shares, Inc., Iron River, Wisconsin, and thereby indirectly retain voting shares of Security State Bank, Iron River, Wisconsin, and Security Bank, New Auburn, Wisconsin.	Newspaper: Federal Register:	Not available Not available
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	CIC	Pamela J. Bjerke, Rice, Minnesota; to acquire control of voting shares of Stearns Financial Services, Inc. (Stearns), by becoming a trustee of Stearns Financial Services, Inc. Employee Stock Ownership Plan and Trust, both of St. Cloud, Minnesota, which owns Stearns, and thereby indirectly owns Stearns Bank N.A., St. Cloud, Minnesota, Stearns Bank of Upsala, N.A., Upsala, Minnesota, and Stearns Bank of Holdingford, N.A., Holdingford, Minnesota.	Newspaper: Federal Register:	12/04/2021 12/06/2021

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

**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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- NI = Needs to improve
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The following state member banks have been examined and their CRA public evaluations are now available.

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

**CRA Examinations scheduled for First Quarter of 2022 (January 1, 2022 - March 31, 2022) Second Quarter of 2022 (April 1, 2022 - June 30, 2022)**

Institution	Location	Quarter
FIRST INTRST BK	BILLINGS, MONTANA	First Quarter of 2022
FIRST WESTERN B&TC	MINOT, NORTH DAKOTA	First Quarter of 2022
PROFINIUM	TRUMAN, MINNESOTA	First Quarter of 2022
YELLOWSTONE BK	LAUREL, MONTANA	First Quarter of 2022
CHARTER BK	EAU CLAIRE, WISCONSIN	Second Quarter of 2022

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending November 27, 2021**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCFIRST CORPORATION	* 3A3	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire Worthington National Bank, Arlington, Texas.	Newspaper:	12/25/2021
			Federal Register:	Not available
BANK OF WYANDOTTE, THE	* Branch	The Bank of Wyandotte, Wyandotte, Oklahoma, to establish a branch at 3100 Monticello Avenue, Dallas, Texas.	Newspaper:	12/06/2021
			Federal Register:	Not applicable
CENTRAL BANCORP, INC.	CIC	Susan Johnson, Colorado Springs, Colorado, to join the Dwan/Vasilius Family Group, a group acting in concert, and to retain voting shares of Central Bancorp, Inc., Colorado Springs, Colorado (Central), and thereby indirectly retain voting shares of Farmers & Stockmens Bank, Clayton, New Mexico (Farmers). Also, the Charles J. Vasilius Trust and the Janet M. Vasilius Trust, both of Colorado Springs, Colorado, to retain voting shares, and Justin Leveille, Colorado Springs, Colorado, as trustee of each and, individually, to retain and acquire voting shares; Charles Vasilius and Stephanie Vasilius, both of Denver, Colorado; Nicholas Vasilius, Kirkland, Washington; and Alexandra Pitnell, Pittsford, New York, to retain voting shares of Central; The Susan Dwan Johnson Trust, the Elizabeth Dwan McNamara Trust, the Patricia Dwan Smith Trust, the Clare Dwan Harting Trust, the Kathleen Dwan Trust, and the Ann T. Dwan Trust, all of Colorado Springs, Colorado, to retain voting shares, and Tim Coutts, Colorado Springs, Colorado, as trustee of each and, individually, to retain and acquire voting shares of Central; and all to join the Dwan/Vasilius Family Group.	Newspaper:	Not available
			Federal Register:	Not available

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**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending November 27, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHISHOLM TRAIL FINANCIAL CORPORATION	CIC	The Michael J. Klaassen Revocable Trust and Carol S. Klaassen Family Trust, Michael Klaassen trustee, all of Wichita, Kansas, to join the Klaassen Family Group, a group acting in concert, and retain voting shares of Chisholm Trail Financial Corporation, and thereby indirectly retain voting shares of Stryv Bank, both of Wichita, Kansas. Also, The Michael J. Klaassen Qualified Subchapter S Trust, Michael Klaassen trustee, both of Wichita, Kansas; Linda J. Klaassen Revocable Trust, Linda Klaassen trustee, Kourt Klaassen, Derek Ryan Klaassen, and Brent Klaassen, all of Whitewater, Kansas; Trevor J. Klaassen, Oklahoma City, Oklahoma; and Mitchell R. Klaassen, Frisco, Texas; to join the Klaassen Family Group, a group acting in concert, and acquire voting shares of Chisholm Trail Financial Corporation, and thereby indirectly acquire voting shares of Stryv Bank, both of Wichita, Kansas.	Newspaper: Federal Register:	Not available 12/15/2021
CITIZENS NATIONAL CORPORATION	CIC	Nancy A. Kvols Irrevocable Bank Trust, Ronald K. Kvols, trustee, both of Wisner, Nebraska; and Ronald K. Kvols Irrevocable Bank Trust, Nancy Kvols, trustee, both of Wisner, Nebraska; to become members of the Kvols/Ott/Cheney Family Group, a group acting in concert, to acquire voting shares of Citizens National Corporation, and thereby indirectly acquire voting shares of Citizens State Bank, both of Wisner, Nebraska.	Newspaper: Federal Register:	12/08/2021 12/13/2021
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: Federal Register:	11/26/2021 11/15/2021
FIRST NATIONAL UTICA COMPANY	CIC	James P. Liggett, Vancouver Washington; Scott P. Liggett, Islamorada, Florida; and Lee B. Liggett, Phippsburg, Maine; to acquire voting shares of First National Utica Company, and thereby indirectly acquire voting shares of First Bank of Utica, Utica, Nebraska, and to form the Liggett Family Group.	Newspaper: Federal Register:	Not available Not available

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 27, 2021

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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:	11/24/2021
			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:	12/06/2021
	* Branch		Federal Register:	Not applicable
TRI-COUNTY COMPANY	CIC	Sally Jo Schmaderer Trust, Stuart, Nebraska, to retain shares, Jon D. Schmaderer, Stuart, Nebraska, trustee, and individually, to retain and acquire shares of Tri-County Company (Company) and indirectly acquire shares of The Tri-County Bank (Bank), both of Stuart, Nebraska, and to join the Schmaderer Family Group, a group acting in concert. Also, Nancy Jo Steinhauser, Ainsworth, Nebraska; Sue Anne Philson, Lincoln, Nebraska; to retain and acquire voting shares; and Joel M. Steinhauser, Ainsworth, Nebraska, to retain voting shares of Company and indirectly acquire shares of Bank, and to join the Schmaderer Family Group.	Newspaper:	Not available
			Federal Register:	Not available

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

**Availability of CRA Public Evaluations**

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

**CRA Examinations scheduled for First Quarter of 2022 (January 1, 2022 - March 31, 2022) Second Quarter of 2022 (April 1, 2022 - June 30, 2022)**

Institution	Location	Quarter
CITIZENS BK OF EDMOND	EDMOND, OKLAHOMA	First Quarter of 2022
COUNTRY CLUB BK	KANSAS CITY, MISSOURI	First Quarter of 2022
FIRST BK OF BANCROFT	BANCROFT, NEBRASKA	First Quarter of 2022
FLATIRONS BK	BOULDER, COLORADO	First Quarter of 2022
FNB WA	WASHINGTON, KANSAS	First Quarter of 2022
MOUNTAIN VALLEY BANK	WALDEN, COLORADO	First Quarter of 2022
OKLAHOMA CAP BK	TULSA, OKLAHOMA	First Quarter of 2022
PLATTE VALLEY BK	TORRINGTON, WYOMING	First Quarter of 2022
PLATTE VALLEY BK	SCOTTSBLUFF, NEBRASKA	First Quarter of 2022
SECURITY BK	TULSA, OKLAHOMA	First Quarter of 2022
BANK OF HOLYROOD	HOLYROOD, KANSAS	Second Quarter of 2022
BANK OF LOCUST GROVE	LOCUST GROVE, OKLAHOMA	Second Quarter of 2022
CITIZENS B&TC OF ARDMORE	ARDMORE, OKLAHOMA	Second Quarter of 2022
COMMUNITY B&TC	NEOSHO, MISSOURI	Second Quarter of 2022
CORNERSTONE BK	YORK, NEBRASKA	Second Quarter of 2022
EQUITABLE BK	GRAND ISLAND, NEBRASKA	Second Quarter of 2022
FARMERS ST BK	PINE BLUFFS, WYOMING	Second Quarter of 2022
GRANT CTY BK	MEDFORD, OKLAHOMA	Second Quarter of 2022
HIGH PLAINS BK	FLAGLER, COLORADO	Second Quarter of 2022

\* Subject to the provisions of the Community Reinvestment Act



LAMAR B&TC

PEOPLES BK

SOUTHWEST BK OF WEATHERFORD

LAMAR, MISSOURI

PRATT, KANSAS

WEATHERFORD, OKLAHOMA

Second Quarter of 2022

Second Quarter of 2022

Second Quarter of 2022

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 27, 2021

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
THE ODOM AMTEX HOLDINGS TRUST	* 3A1	The Odom AmTex Holdings Trust, Orange, Texas, to become a bank holding company by acquiring Odom AmTex, LLC, Orange, Texas, and indirectly, AmTex Bancshares, Inc., Orange, Texas; Bridge City State Bank, Bridge City, Texas; Peoples State Bank, Shepherd, Texas; and Pavillion Bank, Richardson, Texas.	Newspaper:	Not available
			Federal Register:	Not available
UBANK HOLDINGS, INC.	CIC	The Shana Lowery De Paoli 2021 Trust (Shana Lowery De Paoli, trustee), Shana Lowery De Paoli, individually, both of Dallas, Texas, The Lane Lowery 2021 Trust (Shana Lowery De Paoli, trustee), Lane Lowery, individually, both of Huntington, Texas, intend to apply to the Federal Reserve Board for permission to join, and act in concert under the Change in Bank Control Act to retain control of 25 percent or more of UBank Holdings, Inc. (formerly Huntington Bancshares, Inc.), which controls UBank, both of Huntington, Texas	Newspaper:	Not available
			Federal Register:	12/03/2021

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

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
FIRST ST BK OF LIVINGSTON	LIVINGSTON, TEXAS	First Quarter of 2022
SUSSER BK	DALLAS, TEXAS	First Quarter of 2022
TEXAS FIRST BK	TEXAS CITY, TEXAS	First Quarter of 2022
VERITEX CMNTY BK	DALLAS, TEXAS	First Quarter of 2022
FROST BK	SAN ANTONIO, TEXAS	Second Quarter of 2022
ORIGIN BK	CHOUDRANT, LOUISIANA	Second Quarter of 2022
THIRD COAST BK SSB	HUMBLE, TEXAS	Second Quarter of 2022

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending November 27, 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
COLUMBIA BANKING SYSTEM, INC.	* 3A3	Columbia Banking System, Inc., requesting prior approval to acquire Umpqua Holdings Corporation, and its subsidiary Oregon-chartered, nonmember bank, Umpqua Bank, pursuant to sections 3(a)(3) and (5) of the Bank Holding Company Act. In connection with this Application, Columbia Banking System, Inc., also elects to be treated as a financial holding company pursuant to section 4(l) of the BHC Act, in order to acquire the nonbanking subsidiaries of Umpqua Holdings Corp.	Newspaper:	Not available
			Federal Register:	Not available
PACIFIC PREMIER BANK	PWI	Pacific Premier Bank requests authorization for a \$1.0 million increase in the Bank's capital commitment to a public welfare loan fund managed by the Washington Community Reinvestment Association.	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

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

**Availability of CRA Public Evaluations**

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Institution	Location	Quarter
COASTAL CMNTY BK	EVERETT, WASHINGTON	First Quarter of 2022
WESTAMERICA BK	SAN RAFAEL, CALIFORNIA	Second Quarter of 2022
WESTERN ALLI BK	PHOENIX, ARIZONA	Second Quarter of 2022