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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. 28*

*Week Ending July 9, 2022*

**Enforcement**

Easthampton Savings Bank, Easthampton, Massachusetts -- consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.  
- Announced, July 7, 2022

**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**

Richmond

The Bank of Charlotte County, Phenix, Virginia -- to establish a branch at 4767 Main Street, Drakes Branch, Virginia.

- Approved, July 8, 2022

Atlanta

CapStar Bank, Nashville, Tennessee -- to establish a branch at 735 Broad Street, Chattanooga, Tennessee.

- Approved, July 6, 2022

St. Louis

Encore Bank, Little Rock, Arkansas -- to establish a branch at 3151 Apex Drive, Charlotte, North Carolina.

- Approved, July 7, 2022

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 3100 Independence Parkway, Plano, Texas.

- Approved, July 7, 2022

Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 3128 Forest Lane, Dallas, Texas.

- Approved, July 7, 2022

**Bank Branches, Domestic**

Chicago

Iowa State Bank and Trust Company, Fairfield, Iowa -- to establish a branch at 625 East Pennsylvania Avenue, Ottumwa, Iowa.

- Approved, July 5, 2022

**Bank Holding Companies**

St. Louis

First Waterloo Bancshares, Inc., Waterloo, Illinois -- to acquire through merger Village Bancshares, Inc., and thereby indirectly acquire Village Bank, both of Saint Libory, Illinois.

- Returned, July 7, 2022

Atlanta

Studio Financial Holdings, Inc., Nashville, Tennessee -- relief from certain commitments.

- Granted, June 23, 2022

(A/C)

**Banks, State Member**

San Francisco

East West Bank, Pasadena, California -- to make certain public welfare investments.

- Approved, July 1, 2022

(A/C)

Secretary

First Financial Bank, Cincinnati, Ohio -- to make certain public welfare investments.

- Approved, June 29, 2022

(A/C)

**Banks, State Member**

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.

- Approved, July 1, 2022

(A/C)

Secretary

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

- Approved, July 1, 2022

(A/C)

**Change in Bank Control**

Kansas City

CLC Enterprises, Inc., Nelson, Nebraska -- the H.J. and Janet Podoll Living Trust dated June 24, 2002, and H.J. Podoll and Janet Podoll, as co-trustees, to join the Clabaugh Family Group, a group acting in concert, to retain voting shares of CLC Enterprises, Inc., and thereby indirectly retain voting shares of Commercial Bank, Nelson, Nebraska. In addition, Todd A. Clabaugh, Elm Creek, Nebraska, and Travis Clabaugh, Sioux Center, Iowa; to join the Clabaugh Family Group to acquire additional voting shares of CLC Enterprises, Inc., and thereby indirectly acquire additional voting shares of Commercial Bank.

- Permitted, July 5, 2022

Kansas City

Haviland Bancshares, Inc. Employee Stock Ownership Plan, Haviland, Kansas -- Michael Mark Matthews, Houston, Texas, and Anthony Charles Matthews, Estero, Florida, to retain voting shares as trustees of the Haviland Bancshares, Inc. Employee Stock Ownership Plan and thereby indirectly control voting shares of Haviland Bancshares, Inc., and The Haviland State Bank, both of Haviland, Kansas; and to both join the Matthews Family Group, a group acting in concert.

- Permitted, June 30, 2022

(A/C)

**Change in Bank Control**

## Kansas City

Haviland Bancshares, Inc., Haviland, Kansas -- Michael Mark Matthews, Houston, Texas, and Anthony Charles Matthews, Estero, Florida, to retain voting shares as trustees of the Haviland Bancshares, Inc. Employee Stock Ownership Plan, Haviland, Kansas, and thereby control voting shares of Haviland Bancshares, Inc., and indirectly The Haviland State Bank, Haviland, Kansas; and to both join the Matthews Family Group, a group acting in concert.

- Permitted, June 30, 2022

(A/C)

## Kansas City

Ironhorse Financial Group, Inc., Muskogee, Oklahoma -- the Aston McNeill Armstrong 2018 GST Exempt Trust, Sloan Armstrong Hart 2018 GST Exempt Trust, Aston McNeill Armstrong Living Trust, and Sloan Walker Armstrong Living Trust, all of Vian, Oklahoma; and Kelsi Farmer, as trustee of the aforementioned trusts, New York, New York; members of the Armstrong Family Group, a group acting in concert, to acquire additional voting shares of Ironhorse Financial Group, Inc., and thereby indirectly acquire additional voting shares of Armstrong Bank, Muskogee, Oklahoma. In addition, the Lea Ann Bumpers 2022 Irrevocable Trust, Lea Ann Bumpers, as trustee, both of Little Rock, Arkansas, to join the Armstrong Family Group, to retain voting shares of Ironhorse Financial Group, Inc., and thereby indirectly retain voting shares of Armstrong Bank.

- Permitted, July 8, 2022

**Extensions of Time**

## Dallas

Commerce Bancshares of Roswell, Inc., Employee Stock Ownership Plan, Roswell, New Mexico -- extension to October 25, 2022, to become a bank holding company by acquiring shares of Commerce Bancshares of Roswell, Inc., and thereby indirectly acquire shares of Valley Bank of Commerce, both of Roswell, New Mexico.

- Granted, July 6, 2022

**Extensions of Time**

St. Louis

Cross County Bancshares, Inc., Wynne, Arkansas -- extension to October 28, 2022, to acquire Central Bank, Little Rock, Arkansas.

- Granted, July 7, 2022

**Membership**

St. Louis

First National Bank of North Arkansas, Berryville, Arkansas -- to retain its membership in the Federal Reserve System following its conversion to a state-chartered bank.

- Approved, June 28, 2022

(A/C)

Kansas City

Vision Bank, National Association, Ada, Oklahoma -- to retain its membership in the Federal Reserve System following its conversion to a state-chartered bank.

- Approved, June 28, 2022

(A/C)

**Regulations and Policies**

Chair

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

- Approved, July 8, 2022

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending July 9, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BROOKLINE BANCORP, INC.	* 3A3	Application by Brookline Bancorp, Inc., Boston, Massachusetts ("Brookline") to acquire PCSB Financial Corporation, Yorktown Heights, New York, and its wholly-owned subsidiary bank, PCSB Bank, Brewster, New York, pursuant to section 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended, and section 225.15 of Regulation Y. Brookline will hold and operate PCSB Bank as a separate bank subsidiary.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
HOMETOWN FINANCIAL GROUP MHC	* 3A3	Hometown Financial Group, MHC and Hometown Financial Group, Inc., Easthampton, Massachusetts (collectively, "Hometown Financial") to acquire 100 percent of Randolph Bancorp, Inc., Stoughton, Massachusetts and thereby indirectly acquire Envision Bank, Randolph, Massachusetts.	Newspaper:	Not available
	* 3A5		Federal Register:	08/04/2022



**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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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending July 9, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO DE RESERVAS DE LA REPUBLICA DOMINICANA	FBSEA	Banco de Reservas, Santo Domingo, Dominican Republic, to establish representative offices in New York, New York, and Miami, Florida, pursuant to Section 10(a) of the International Banking Act and Section 211.24(a)(1)(i)(A) of Regulation K.	Newspaper:	Not available
			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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**District: 3**  
**Federal Reserve Bank of Philadelphia**  
**Filings received during the week ending July 9, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
UNIVEST BANK AND TRUST CO.	* Branch	Univest Bank and Trust Co., Souderton, PA, to establish a branch office at 51 Dutilh Road, Cranberry Township, Butler County, Pennsylvania.	Newspaper:	07/18/2022
			Federal Register:	Not applicable
UNIVEST BANK AND TRUST CO.	* Branch	Univest Bank and Trust Co., Souderton, PA, to establish a branch office at 10801 Tony Drive, Lutherville-Timonium, Baltimore County, Maryland.	Newspaper:	07/18/2022
			Federal Register:	Not applicable

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

**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: 4****Federal Reserve Bank of Cleveland****Filings received during the week ending July 9, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
F.N.B. CORPORATION	* 3A3	Application by F.N.B. Corporation, Pittsburgh, Pennsylvania, for prior approval of the Board of Governors of the Federal Reserve System, pursuant to Section 3 of the Bank Holding Company Act of 1956, as amended, to acquire 100% percent of UB Bancorp, Greenville, North Carolina, and thereby indirectly acquiring Union Bank, Greenville, North Carolina.	Newspaper:	08/01/2022
	* 3A5		Federal Register:	Not available
FARMERS NATIONAL BANC CORP.	* 3A5	Application by Farmers National Banc Corp., Canfield, Ohio, for prior approval of the Board of Governors of the Federal Reserve System, pursuant to Section 3 of the Bank Holding Company Act of 1956, as amended, to acquire 100% percent of Emclair Financial Corp, Emlenton, Pennsylvania, and thereby indirectly acquiring The Farmers National Bank of Emlenton, Emlenton, Pennsylvania.	Newspaper:	07/28/2022
			Federal Register:	08/04/2022
GENOA BANKING COMPANY, THE	* Branch Premises	Genoa Bank, Genoa, Ohio, files an application to establish a branch office at 1701 West State Street, Fremont, Ohio, and also requests permission to exceed its limit of investment in premises pursuant to Sections 208.21 of Regulation H and 24A of the Federal Reserve Act.	Newspaper:	07/14/2022
			Federal Register:	Not applicable
TCF BANK INTERNATIONAL, INC.	Other Foreign	TCF Bank International, Inc., Wayzata, Minnesota, an Edge corporation, to amend its articles of association pursuant to Section 211.5(c)(1) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**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		

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**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending July 9, 2022**

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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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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 July 9, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMERCEONE FINANCIAL CORPORATION	* 3A1	CommerceOne Financial Corporation, Birmingham, Alabama, to become a bank holding company by acquiring outstanding shares of CommerceOne Bank, Birmingham, Alabama.	Newspaper:	08/03/2022
			Federal Register:	08/10/2022
FNBMD BANCSHARES, INC.	CIC	The George J. White Revocable Trust, and Robert D. White, as trustee, Mount Dora, Florida; the Marilyn M. White Revocable Trust, and Marilyn M. White, as trustee, Mount Dora, Florida; Robert D. White, Mount Dora, Florida; Amy D. White, Mount Dora, Florida; George J. White III, Decatur, Georgia; Anna C. White, Asheville, North Carolina; and Amelia M. White, Athens, Georgia; acting in concert to retain voting shares of FNBMD Bancshares, Inc., Mount Dora, Florida and thereby indirectly retain voting shares of The First National Bank of Mount Dora, Mount Dora, Florida.	Newspaper:	08/03/2022
			Federal Register:	07/26/2022
SYNOVUS BANK	* Branch	Synovus Bank, Columbus, Georgia, to establish the following branches: Midland Commons, 6801 Flat Rock Road, Columbus, GA; 20 Midtown Branch, 304 20th Street South, Birmingham, AL; and The Frank Branch, 205 20th Street North, Birmingham, AL.	Newspaper:	07/14/2022
			Federal Register:	Not applicable

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

**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: 7****Federal Reserve Bank of Chicago****Filings received during the week ending July 9, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARBOR BANCORP, INC.	CIC	Notice by the William C. Martin 2022 Grantor Retained Annuity Trust, with William C. Martin as trustee, both of Ann Arbor, Michigan, to become members of the Martin Family Control Group, a group acting in concert, to acquire voting shares of Arbor Bancorp, Inc., and thereby indirectly acquire voting shares of Bank of Ann Arbor, both of Ann Arbor, Michigan.	Newspaper:	Not available
			Federal Register:	Not available
FVSB Mutual Bancorp, MHC	* 3A1	FVSB Mutual Bancorp, MHC, Fond du Lac, Wisconsin, to become mutual bank holding company and FVSB Bancorp, Inc., Fond du Lac, Wisconsin, proposes to become a mid tier stock bank holding company, all in connection with Fox Valley Savings Bank, Fond du Lac, Wisconsin proposals to convert from a mutual to stock savings bank.	Newspaper:	Not available
			Federal Register:	Not available
TWO RIVERS FINANCIAL GROUP, INC.	* 3A3	Two Rivers Financial Group, Inc., Burlington, Iowa, to acquire Lee County Bank, Fort Madison, Iowa.	Newspaper:	07/24/2022
			Federal Register:	08/01/2022

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

**Availability of CRA Public Evaluations**

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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 July 9, 2022**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANKFIRST FINANCIAL SERVICES	* 18C	BankFirst Financial Services, Macon, Mississippi, to merge with Sycamore Bank, Senatobia, Mississippi, and to retain the acquired facilities as branch offices.	Newspaper:	08/06/2022
	* Branch		Federal Register:	Not applicable
BANKOKOLONA	Member	Bank of Okolona, Okolona, Mississippi, to become a member of the Federal Reserve System.	Newspaper:	Not applicable
			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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Institution	Location	Quarter
NONE		

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**District: 9**  
**Federal Reserve Bank of Minneapolis**  
**Filings received during the week ending July 9, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FRANSEN BANK & TRUST	* 18C * Branch	Frandsen Bank & Trust, Lonsdale, Minnesota, to merge with Bank of Zumbrota, Zumbrota, Minnesota, and Pine Island Bank, Pine Island, Minnesota (collectively "Target Banks"), and thereby establish branches at the locations of Target Banks' main offices and branches.	Newspaper: Federal Register:	Not available Not applicable
KANDIYOHI BANCSHARES, INC.	CIC	The Alix E. Behm Revocable Living Trust, Alix E. Behm as trustee; and the Kenneth M. Behm Revocable Living Trust, Kenneth M. Behm as trustee, all of Willmar, Minnesota, to join the Behm Family Shareholder Group, a group acting in concert, to acquire voting shares of Kandyohi Bancshares, Inc., Willmar, Minnesota, and thereby indirectly acquire voting shares of Home State Bank, Litchfield, Minnesota.	Newspaper: Federal Register:	07/19/2022 07/21/2022
LUMINATE CAPITAL CORPORATION	* 3A1	Luminate Capital Corp. to become a bank holding company by acquiring Luminate Bank, both of Minnetonka, Minnesota.	Newspaper: Federal Register:	Not available Not available



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

**Availability of CRA Public Evaluations**

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**District: 10**  
**Federal Reserve Bank of Kansas City**  
**Filings received during the week ending July 9, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MIDLAND FINANCIAL CO.	CIC	Scott Smith, New York, New York, as trustee and co-trustee, to acquire the G. Jeffrey Records Jr. 2008 GST Exempt Family Trust, the G. Jeffrey Records, Jr. 2003 Family Trust (GJR), the G. Jeffrey Records, Jr. 2004 Family Trust (KRR), and the G. Jeffrey Records, Jr. 2004 Family Trust (MER), the George and Nancy Records 1990 Irrevocable Trust, all of Oklahoma City, Oklahoma, and thereby acquire additional shares of Midland Financial Co., parent of MidFirst Bank, both of Oklahoma City, Oklahoma.	Newspaper:	07/10/2022
			Federal Register:	Not available
MIDLAND FINANCIAL CO.	CIC	Todd Dobson, Oklahoma City, Oklahoma, as trustee and co-trustee, to acquire the Kathryn R. Ryan 2007 GST Exempt Family Trust, the Ryan Family Security Trust, the Martha E. Records 2009 GST Exempt Family Trust, and the Martha Records Family 1997 GST Exempt Trust, all of Oklahoma City, Oklahoma, and thereby acquire additional shares of Midland Financial Co., parent of MidFirst Bank, both of Oklahoma City, Oklahoma.	Newspaper:	Not available
			Federal Register:	Not available
SPEND LIFE WISELY COMPANY, INC.	CIC	Gregory Corbin Massey and the Massey Family Foundation, Inc., each of Durant, Oklahoma; to become members of the Massey Family Group, a group acting in concert, to acquire voting shares of Spend Life Wisely Company, Inc., and thereby indirectly acquire voting shares of First United Bank and Trust Company, both of Durant, Oklahoma.	Newspaper:	07/13/2022
			Federal Register:	07/08/2022

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

**Availability of CRA Public Evaluations**

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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 July 9, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTRAL BANCSHARES, INC.	CIC	Notice by Michael H. Fiuzat, Houston, Texas, to acquire voting shares of Central Bancshares, Inc., by becoming a trustee of both the Carolyn J. Young 2012 Trust and John H. Young 2020 Trust, and thereby indirectly acquire voting shares of Central Bank, all of Houston, Texas; and to become a member of the Young Family Control Group, a group acting in concert.	Newspaper: Federal Register:	Not available 07/08/2022
CHARLES SCHWAB TRUST BANK	Member	Charles Schwab Trust Bank, Henderson, Nevada (to relocate to Westlake, Texas) to become a member of the Federal Reserve System	Newspaper: Federal Register:	Not applicable Not applicable
F & M BANCSHARES, INC.	CIC	Scotty Dan Allen and Johnny Brad Allen, each of Stephenville, Texas have applied to the Federal Reserve Board as a group acting in concert for permission to control F&M Bancshares, Inc., De Leon, Texas (the "Company"), which controls Farmers and Merchants Bank, De Leon, Texas. Scotty Dan Allen is also seeking clearance to retain 10 percent or more of the shares and thereby control the Company.	Newspaper: Federal Register:	07/20/2022 07/21/2022
FIRST ARTESIA BANCSHARES, INC.	CIC	Retroactive Notice under the Change in Bank Control Act filed by The Terry L. Chandler Trust, Doug Chandler, as trustee, both of Carlsbad, New Mexico ("Notificant"), to retain 10 percent or more of controlling voting shares of First Artesia Bancshares, Inc. ("Company") and indirectly First American Bank ("Bank"), both of Artesia, New Mexico.	Newspaper: Federal Register:	07/14/2022 07/08/2022
GLOBAL ONE BANCSHARES, INC.	* 3A1	Global One Bancshares, Inc., Carrollton, Texas to become a bank holding company through the acquisition of Chappell Hill Bank, Chappell Hill, Texas	Newspaper: Federal Register:	Not available Not available

**District: 11**  
**Federal Reserve Bank of Dallas**  
**Filings received during the week ending July 9, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
JEFFERSON BANCSHARES, INC.	CIC	Katherine A. Satel 2021 Family Trust One, Katherine A. Satel 2021 Family Trust Two, Emily G. Satel 2021 Family Trust One, Emily G. Satel 2021 Family Trust Two, Caroline M. Satel 2021 Family Trust One, Caroline M. Satel 2021 Family Trust Two, and 14 trusts fbo minor children, and Jefferson Bank, as Trustee for all of the forementioned trusts, all of San Antonio, Texas, intend to apply to the Federal Reserve Board for permission to join, and act in concert with, the McSween Family Control Group, which was previously approved on June 11, 2021 under the Change in Bank Control Act to retain control of 25 percent or more of the outstanding shares of voting common stock of and thereby control Jefferson Bancshares, Inc., San Antonio, Texas, which controls Jefferson Bank, San Antonio, Texas.	Newspaper: Federal Register:	Not available Not available
JONESBORO BANCSHARES, INC.	4c8	Jonesboro Bancshares, Inc., Jonesboro, Louisiana, engaged in activities permitted by 12 C.F.R. 225.28(b)(1), specifically extending credit and acquiring loans or loan participations from its wholly-owned subsidiary Jonesboro State Bank, Jonesboro, Louisiana.	Newspaper: Federal Register:	Not applicable 07/21/2022

**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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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**  
**Federal Reserve Bank of San Francisco**  
**Filings received during the week ending July 9, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, proposes to make a public welfare investment of \$2.5 million investment in Community Vision Capital & Consulting.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, proposes to make a public welfare investment of \$5 million in Housing Trust Silicon Valley.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, proposes to make a public welfare investment of \$5 million in Accion Opportunity Fund, Inc.	Newspaper:	Not applicable
			Federal Register:	Not applicable
SILICON VALLEY BANK	PWI	Silicon Valley Bank, Santa Clara, California, proposes to make a public welfare investment of \$5 million in Grameen America, Inc.	Newspaper:	Not applicable
			Federal Register:	Not applicable
WESTERN ALLIANCE BANK	* Branch	Western Alliance Bank, Phoenix, Arizona, proposes to establish a new branch office at 450 B Street, Suites 125 and 150, San Diego, California.	Newspaper:	Not available
			Federal Register:	Not applicable

\* Subject to the provisions of the Community Reinvestment Act

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

**Availability of CRA Public Evaluations**

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

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

Institution	Location	Quarter
NONE		

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