

---

**Federal Reserve Release**

---



*H.2*

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

*No. 41*

*Week Ending October 8, 2022*

**Forms**

Forms -- initial Board review to extend without revision the Notice of Branch Closure (FR 4031).

- Approved, October 5, 2022

Forms -- final Board review to extend without revision the Disclosure Requirements and Recordkeeping Requirements Associated with Regulation CC (FR CC).

- Approved, October 5, 2022

Forms -- final Board review to extend without revision the Intermittent Survey of Businesses (FR 1374).

- Approved, October 5, 2022

Forms -- initial Board review to extend with revision the Consumer Satisfaction Questionnaire (FR 1379a), Federal Reserve Consumer Help -- Consumer Survey (FR 137b), Consumer Complaint Form (FR 1379c), and Interagency Appraisal Complaint Form (FR 1379d).

- Approved, October 5, 2022

Forms -- initial Board review to extend without revision the Selected Balance Sheet Items for Discount Window Borrowers (FR 2046).

- Approved, October 5, 2022

**Regulations and Policies**

Debit Card Interchange Fees and Routing (Regulation II) -- final rule to update requirements concerning debit card transactions.

- Approved, October 3, 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**

## St. Louis

Diamond Bank, Murfreesboro, Arkansas -- to establish a branch at 5712 Richmond Road, Texarkana, Texas, and to increase its investment in bank premises.

- Approved, October 5, 2022

## Atlanta

The First Bank, Hattiesburg, Mississippi -- to establish a branch at 1211 North Westshore Boulevard, Tampa, Florida.

- Approved, October 6, 2022

## Dallas

Frost Bank, San Antonio, Texas -- to establish a branch at 2831 Palmer Highway, Texas City, Texas.

- Approved, October 7, 2022

## St. Louis

Gateway Bank, Rison, Arkansas -- to establish a branch at 17328 Interstate 30, Benton, Arkansas.

- Approved, October 6, 2022

## Chicago

Johnson Bank, Racine, Wisconsin -- to establish a branch at 2675 Sun Valley Drive, Delafield, Wisconsin.

- Approved, October 7, 2022

**Bank Holding Companies**

St. Louis

Eureka Bancshares, Inc., Eureka Springs, Arkansas -- relief from certain commitments.

- Granted, September 30, 2022

(A/C)

Kansas City

First National Buffalo Bankshares, Inc., Buffalo, Wyoming -- to acquire First State Bank of Newcastle, Newcastle, Wyoming.

- Approved, October 7, 2022

Chicago

Sword Financial Corporation, Horicon, Wisconsin -- to acquire Community Bancshares Wisconsin and thereby indirectly acquire Cornerstone Community Bank, both of Grafton, Wisconsin.

- Approved, October 6, 2022

**Banks, State Member**

Secretary

Silicon Valley Bank, Santa Clara, California -- to make certain public welfare investments (two requests).

- Approved, October 4, 2022

**Change in Bank Control**

## Dallas

Central Texas Bankshare Holdings, Inc., Columbus, Texas -- Preston L. Massey, as co-trustee of the Elizabeth Shatto Massey Separate Property Trust ("ESM Trust"); as trustee of the John H. Massey, II 2011 Trust; and as trustee of a 2012 trust for the benefit of John H. Massey, II and 2 minors; all of Dallas, Texas; and John H. Massey, II, as co-trustee of the ESM Trust; as trustee of the Preston L. Massey 2011 Trust; and as trustee of a 2012 trust for the benefit of Preston L. Massey and 2 minors; all of Houston, Texas; together as a group acting in concert, to retain voting shares of Central Texas Bankshare Holdings, Inc., and thereby indirectly retain voting shares of Colorado County Investment Holdings, Inc., Wilmington, Delaware; Hill Bancshare Holdings, Inc., Weimar, Texas; Hill Bancshares of Delaware, Wilmington, Delaware; Hill Bank & Trust Co., Weimar, Texas; and Columbus State Bank, Columbus, Texas.

- Permitted, October 7, 2022

## Atlanta

CNB Bancorp, Inc., Mobile, Alabama -- Patrick Charles Cooper, Miami, Florida, to retain voting shares of CNB Bancorp, Inc., and thereby indirectly retain voting shares of Commonwealth National Bank, Mobile, Alabama.

- Permitted, October 5, 2022

## Atlanta

Copiah Bancshares, Inc., Hazlehurst, Mississippi -- Blythe B. Cragon, Jr., Albany, New York, Lynn Cragon Frazier, Richardson, Texas, and Robert C. Cragon, Jackson, Mississippi; to join the Cragon Family Group, a group acting in concert, to retain voting shares of Copiah Bancshares, Inc., and thereby indirectly acquire voting shares of Copiah Bank, Hazlehurst, Mississippi.

- Permitted, October 7, 2022

**Change in Bank Control**

## Chicago

First Bancorp of Taylorville, Inc., Taylorville, Illinois -- the Revocable Trust Agreement No. 060134, James O. Beavers, trustee, both of Taylorville, Illinois, to retain voting shares of First Bancorp of Taylorville Inc., and thereby indirectly retain voting shares of First National Bank of Taylorville, Taylorville, Illinois, and First Security Bank, Mackinaw, Illinois.

- Permitted, October 3, 2022

## Dallas

Jacksboro National Bancshares, Inc., Jacksboro, Texas -- Craig Anderle, Windthorst, Texas; Bryan Bumpas, Jacksboro, Texas; Margaret Sue Cherryhomes, Jacksboro, Texas; James Cook, San Antonio, Texas; Jerry Craft, Jacksboro, Texas; Sue Craft McMahan, Austin, Texas; the Sue Craft McMahan Trust, Austin, Texas, Sue Craft McMahan, trustee; the Clint Creighton Craft Trust, Celina, Texas, Clint Creighton Craft, trustee; the Jay David Craft Trust, Christiansted, Virgin Islands, Jay David Craft, trustee; Malinda R. Crumley, Fort Worth, Texas; the Davis Revocable Trust, La Vernia, Texas, Danna Ritter, trustee; Jerry Graybill, Jacksboro, Texas; Dayna Geer Gunter, Azle, Texas; Stella Jeanette McClure Matthews, Medford, Oregon; Alan Miller, Bowie, Texas; Kay R. Murphey, Fort Worth, Texas; Malinda Murphey Cowan, Fort Worth, Texas; James Rhodes Murphey, Willow Park, Texas; Emily Loomis Murphey, Willow Park, Texas; Debbie J. Reaves, Jacksboro, Texas; Karen Buckley Ramage, Jacksboro, Texas; William W. Ramage, Gunter, Texas; Jennifer Louise Stayton, Murphy, Texas; Stephen Stamper, Wichita Falls, Texas; Willis G. Stamper, Jr., Frisco, Texas; Charles Tyson, Bellevue, Texas; Paula Williams, Jacksboro, Texas; Mallory Tolleson, Jacksboro, Texas; and the Amended and Restated Voting Trust Agreement dated as of September 23, 2019, C. Blain Ramage, individually and as trustee, both of Jacksboro, Texas; to join Edwin C. Ramage, previously cleared, to become members of the Voting Trust Control Group, a group acting in concert, to retain voting shares of Jacksboro National Bancshares, Inc., and thereby indirectly retain voting shares of Jacksboro National Bank, Jacksboro, Texas.

- Permitted, October 5, 2022

**Change in Bank Control**

## Minneapolis

Peoples State Holding Company, Westhope, North Dakota -- Tyler Engstrom, Westhope, North Dakota, to acquire voting shares of Peoples State Holding Company (Company) and thereby indirectly acquire voting shares of Peoples State Bank, Westhope, North Dakota (Bank). Additionally, Tyler Engstrom; Curtis Moun, Westhope, North Dakota; and Darin Bohl, Bottineau, North Dakota, as a group acting in concert, to acquire voting shares of Company and thereby indirectly acquire voting shares of Bank.

- Permitted, October 4, 2022

## St. Louis

Republic Bancorp, Inc., Louisville, Kentucky -- the Trager Family Foundation Trust, Steven E. Trager, trustee, both of Louisville, Kentucky, to join the Trager Family Control Group acting in concert to retain control of Republic Bancorp, Inc., and thereby indirectly control Republic Bank & Trust Company, Louisville, Kentucky.

- Permitted, October 4, 2022

**Extensions of Time**

## Secretary

A.N.B. Holding Company, Ltd., Terrell, Texas -- extension to November 28, 2022, to acquire additional shares of The ANB Corporation and thereby indirectly acquire The American National Bank of Texas, both of Terrell, Texas.

- Granted, October 7, 2022

## Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Brandon, Mississippi -- extension to March 21, 2023, to acquire additional voting shares of Community Bancshares of Mississippi, Inc., Brandon, Mississippi, and thereby indirectly acquire its subsidiary, Community Bank of Mississippi, Forest, Mississippi.

- Granted, October 5, 2022

**Extensions of Time**

St. Louis

The McGehee Bank Employee Stock Ownership Plan, McGehee, Arkansas -- extension to October 14, 2023, to acquire additional direct ownership of Southeast Financial Bankstock Corp., McGehee, Arkansas, and thereby increase its indirect control of McGehee Bank, McGehee, Arkansas.

- Granted, October 4, 2022

**Financial Holding Companies**

Atlanta

Climate First Bancorp, Inc., St. Petersburg, Florida -- election to become a financial holding company.

- Effective, October 6, 2022

**Regulations and Policies**

Chair

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

- Approved, October 7, 2022



**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending October 8, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SOUTH SHORE BANK	* Branch	Application by South Shore Bank, Weymouth, Massachusetts, for approval to establish a branch office at 1280 Belmont Street, Brockton, Massachusetts, pursuant to Section 208.6 of Regulation H.	Newspaper:	Not available
			Federal Register:	Not applicable
VANGUARD GROUP INC, THE	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), intend to apply to the Federal Reserve Board for permission to increase the aggregate ownership position of the Vanguard funds to more than 15% of the common stock of Berkshire Hills Bancorp, Inc., Boston, Massachusetts, parent of Berkshire Bank, Pittsfield, Massachusetts.	Newspaper:	Not available
			Federal Register:	10/21/2022
VANGUARD GROUP INC, THE	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), intend to apply to the Federal Reserve Board for permission to increase the aggregate ownership position of the Vanguard funds to more than 15% of the common stock of Brookline Bancorp, Inc., Boston, Massachusetts, parent of Brookline Bank, Brookline, Massachusetts and Bank Rhode Island, Providence, Rhode Island.	Newspaper:	Not available
			Federal Register:	10/21/2022

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

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

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

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

Institution	Location	Quarter
NONE		

---

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending October 8, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire fifty additional shares of 473 Broadway Holding Corporation and two thousand additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper:	Not available
			Federal Register:	11/10/2022
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
GOLDMAN SACHS BANK USA	PWI	Goldman Sachs Bank USA, New York, New York, seeks prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
VANGUARD GROUP INC, THE	CIC	Change in control notice by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (collectively, "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard, to acquire more than 15 percent of the voting shares of NBT Bancorp Inc., and thereby indirectly acquire additional voting shares of NBT Bank, National Association, both of Norwich, New York.	Newspaper:	10/27/2022
			Federal Register:	10/26/2022

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

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

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

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

Institution	Location	Quarter
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending October 8, 2022**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VANGUARD GROUP INC, THE	CIC	The Vanguard Group, Inc., and The Vanguard Funds, both of Malvern, Pennsylvania, to acquire more than 15.0% of the issued and outstanding common stock of WSFS Financial Corporation, Wilmington, DE, the parent company of Wilmington Savings Fund Society, FSB, both of Wilmington, Delaware.	Newspaper:	10/22/2022
			Federal Register:	10/21/2022

---

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

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

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

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

Institution	Location	Quarter
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending October 8, 2022**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VANGUARD GROUP INC, THE	CIC	Change in Control notice submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15% of the common stock of Macy's, Inc., New York, New York, parent of FDS Bank, Mason, Ohio.	Newspaper:	10/22/2022
			Federal Register:	10/21/2022
VANGUARD GROUP INC, THE	CIC	Change in Control notice submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15% of the common stock of Northwest Bancshares, Inc., Columbus, Ohio, parent of Northwest Bank, Warren, Pennsylvania.	Newspaper:	10/22/2022
			Federal Register:	10/21/2022

---

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

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

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

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

Institution	Location	Quarter
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act



**District: 5****Federal Reserve Bank of Richmond****Filings received during the week ending October 8, 2022**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HOMETRUST BANCSHARES, INC.	* 18C	HomeTrust Bancshares, Inc., Asheville, North Carolina, to acquire 100% of the voting securities of Quantum Capital Corp., Suwanee, Georgia, and thereby indirectly acquire Quantum National Bank, Suwanee, Georgia. In addition, Quantum National Bank to merge with HomeTrust Bank, Asheville, North Carolina.	Newspaper:	10/21/2022
	* 3A5		Federal Register:	10/31/2022
	* Branch			
VANGUARD GROUP INC, THE	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Eagle Bancorp, Inc., parent of EagleBank, both of Bethesda, Maryland.	Newspaper:	10/21/2022
			Federal Register:	10/26/2022
VANGUARD GROUP INC, THE	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, PA, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of City Holding Company, parent of City National Bank of West Virginia, both of Charleston, West Virginia.	Newspaper:	Not available
			Federal Register:	10/26/2022

---

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

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

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

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

Institution	Location	Quarter
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending October 8, 2022**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CAPITAL CITY BANK	* Branch	Capital City Bank, Tallahassee, Florida, to establish a branch located at 11275 US Highway 98 East Inlet Beach, Florida.	Newspaper:	09/30/2022
			Federal Register:	Not applicable
CAPITAL CITY BANK	* Branch	Capital City Bank, Tallahassee, Florida, to establish a branch located at 237 Roswell St. Marietta, Georgia.	Newspaper:	10/01/2022
			Federal Register:	Not applicable
CRAFT BANCSHARES, INC	3A1	Craft Bancshares, Inc., Atlanta, Georgia, to become a bank holding company by acquiring outstanding shares of Craft Bank, Atlanta, Georgia.	Newspaper:	Not applicable
			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.

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

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

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

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

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

---

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

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

Institution	Location	Quarter
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending October 8, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to a \$20 million public welfare investment in Alliant Tax Credit Fund 114, LP., pursuant to section 208.22(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to a \$30 million public welfare investment in CREA Corporate Tax Credit Fund 96, LP, pursuant to section 208.22(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
AMALGAMATED INVESTMENTS COMPANY	CIC	The Debra Wrobel Trust, Glencoe, Illinois, Debra Wrobel, Glencoe, Illinois, individually and as Trustee to acquire voting shares of Amalgamated Investments Company, Chicago, Illinois, and thereby indirectly acquire voting shares of Amalgamated Bank Chicago, Chicago, Illinois, and The Voting Trust Agreement, Chicago, Illinois, Robert Wrobel, Highland Park, Illinois as Trustee; to become a member of the Wrobel Family Group, as a group acting in concert, to acquire voting shares of Amalgamated Investments Company, Chicago, Illinois, and thereby indirectly acquire voting shares of Amalgamated Bank Chicago, Chicago, Illinois.	Newspaper:	Not available
			Federal Register:	10/11/2022
FVSB MUTUAL BANCORP, MHC	* 3A1	FVSB Mutual Bancorp, MHC and FVSB Bancorp, Inc., both of Fond du Lac, Wisconsin, to become a mutual bank holding company and mid-tier stock bank holding company, respectively, by acquiring 100 percent of the outstanding capital stock of Fox Valley Savings Bank, Fond du Lac, Wisconsin, in connection with the conversion of Fox Valley Savings Bank from mutual to stock form.	Newspaper:	Not available
			Federal Register:	11/10/2022
NATIONAL BANCORP HOLDINGS, INC.	CIC	Bernard Bennett Banks, Evanston, Illinois, trustee of Voting Trust Agreement, Miami, Florida to acquire control of the voting shares of National Bancorp Holdings, Inc., Chicago, Illinois and thereby indirectly acquire voting shares of The Federal Savings Bank, Chicago, Illinois.	Newspaper:	Not available
			Federal Register:	09/29/2022
OHNWARD BANCSHARES, INC.	4c8	Ohnward Bancshares, Inc., Maquoketa, Iowa to continue to engage de novo in the nonbanking activities of tax preparation, management consulting services, and data processing pursuant to Section 225.28(b) (6)(vi); 225.28(b)(9)(i)(A), and 225.28(b) (14)(i) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	10/26/2022

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

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

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

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

Institution	Location	Quarter
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending October 8, 2022**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DIAMOND BANK	* Branch Premises	Diamond Bank, Murfreesboro, Arkansas, to establish a branch facility at 5712 Richmond Road, Texarkana, Texas, and to increase its investment in premises.	Newspaper: Federal Register:	09/27/2022 Not applicable
FIRST SERVICE BANCSHARES, INC.	4c8	First Service Bancshares, Inc., Greenbrier, Arkansas, to engage, de novo, in lending activities.	Newspaper: Federal Register:	Not applicable Not applicable

---

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

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

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

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

Institution	Location	Quarter
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act



**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending October 8, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BALDWIN BANCSHARES, INC.	CIC	The Debra L. Rasmussen Irrevocable Trust, Dane L. Rasmussen as trustee, as part of the Rasmussen Family Shareholder Group, a group acting in concert, to retain voting shares of Baldwin Bancshares, Inc. ("Company"), and thereby indirectly retain voting shares of The First Bank of Baldwin ("Bank"). Additionally, the Dane L. Rasmussen Survivor's Trust, Dane L. Rasmussen as trustee, to join the Rasmussen Family Shareholder Group, a group acting in concert that controls Company and thereby indirectly controls Bank, all of Baldwin, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not available
BERESFORD BANCORPORATION, INC.	CIC	The Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, Robert Farrar, as trustee of the trusts and individually, all of Britton, South Dakota; Anne M. Farrar, St. Paul, Minnesota; and Samuel Farrar Orfield, Minneapolis, Minnesota, to acquire voting shares of Beresford Bancorporation, Inc., Britton, South Dakota, and thereby indirectly acquire First Savings Bank, Beresford, South Dakota, as part of a group acting in concert that includes Sally A. Farrar, Arkansasaw, Wisconsin; Jeanne Farrar Orfield, Minneapolis, Minnesota; Mary S. Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Frank Turner, Hettinger, North Dakota; and Reid Turner, Iowa City, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
CAPITOL BANCORPORATION, INC.	CIC	The Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, Robert Farrar, as trustee of the trusts and individually, all of Britton, South Dakota; Anne M. Farrar, St. Paul, Minnesota; and Samuel Farrar Orfield, Minneapolis, Minnesota, to acquire voting shares of Capitol Bancorporation, Inc., Britton, South Dakota, and thereby indirectly acquire First National Bank, Ft. Pierre, South Dakota, as part of a group acting in concert that includes Sally A. Farrar, Arkansasaw, Wisconsin; Jeanne Farrar Orfield, Minneapolis, Minnesota; Mary S. Farrar Turner, Pierre, South Dakota; Arthur Turner, Lauderdale, Minnesota; Frank Turner, Hettinger, North Dakota; and Reid Turner, Iowa City, Iowa.	Newspaper:	Not available
			Federal Register:	Not available
FIRST BANK OF BALDWIN, THE	* Branch	The First Bank of Baldwin, Baldwin, Wisconsin, to establish a branch facility at 2868 County Highway I, Chippewa Falls, Wisconsin.	Newspaper:	Not available
			Federal Register:	Not applicable

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending October 8, 2022**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST STATE BANK SOUTHWEST KSOP PLAN AND TRUST	CIC	Change in Control Notice by the Mark Jon Vis, Worthington, Minnesota, as co-Trustee, to acquire control of First State Bank Southwest KSOP Plan and Trust, Worthington, Minnesota, which controls 25% or more of the shares of First Rushmore Bancorporation, Inc., Worthington, Minnesota. First Rushmore, Inc., controls First State Bank Southwest, Pipestone, Minnesota.	Newspaper:	10/15/2022
			Federal Register:	10/17/2022
FULDA BANCORPORATION INC.	CIC	The Frank L. Farrar Dynasty Trust II, the Frank L. Farrar and Patricia J. Farrar 2022 Irrevocable Trust, and Robert Farrar, as trustee of the trusts and individually, all of Britton, South Dakota, to acquire voting shares of Fulda Bancorporation, Inc., Britton, South Dakota, and thereby indirectly acquire First National Bank, Oldham, South Dakota.	Newspaper:	Not available
			Federal Register:	Not available

---

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

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

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

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

Institution	Location	Quarter
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending October 8, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
METHOD BANCSHARES, INC.	3A1	Method Bancshares, Wyandotte, Oklahoma, to become a bank holding company through the acquisition of 100 percent of the voting shares of Method Bank, Wyandotte, Oklahoma.	Newspaper: Federal Register:	Not applicable Not applicable
TOWNSEND HOLDING COMPANY	CIC	The Jan Elaine Townsend 2022 Trust and The Hilary Irene Townsend 2022 Trust, both of Grove, Oklahoma, to acquire voting shares and thereby control Townsend Holding Company, Grove, Oklahoma (the Company), and to join the Townsend Family Group, a group acting in concert, and thereby indirectly acquiring voting shares of the Bank of Grand Lake, Grove, Oklahoma. In addition, The Lara Townsend Gradt 2022 Trust and the Jennifer Townsend Earls 2022 Trust, both of Grove, Oklahoma, to acquire voting shares of the Company and to join the Townsend Family Group. The Federal Reserve previously approved Barbara Newman Townsend, the sole trustee of each of the four Trusts, to control the company and as a member of the Townsend Family Group.	Newspaper: Federal Register:	10/14/2022 Not available
VANGUARD GROUP INC, THE	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Capitol Federal Financial, Inc, parent of Capitol Federal Savings Bank, both of Topeka, Kansas.	Newspaper: Federal Register:	10/22/2022 Not available

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

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

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

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

Institution	Location	Quarter
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending October 8, 2022**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CENTRAL LOUISIANA CAPITAL CORPORATION	CIC	Notice under the Change in Bank Control Act (Notice) filed by Brian D. Campbell, Donna Miramon Campbell, Brian Douglas Campbell, Jr., the Brian D. Campbell Family Trust, Brian D. Campbell, as Trustee, BDC 2021 Family Trust No. 1, Brian Douglas Campbell, Jr., and Donna Miramon Campbell, as co-Trustees, Anna Kathryn Kronenberger, all of Baton Rouge, Louisiana; Catherine Campbell Niemi, Covington, Louisiana; Judith L. Campbell, St Francilville, Louisiana; Christen Campbell Siegel, Stephen Siegel, Elizabeth Gentry Brann, all of Houston, Texas; Sarah Lauren Campbell Hughey, Judith Campbell Jones, both of Vestavia, Alabama; Richard A. Campbell III, Pelham, Alabama; Dale C. Fairbanks, Dale C. Fairbanks Family Trust, Dale C. Fairbanks, as Trustee, both of Anacortes, Washington; Alma Dale Campbell Brown, New York, New York; Helene Meredith St. Clair, Hood River, Oregon; William Gilmore Fairbanks, Pensacola, Florida; and Brian D. Campbell, as co-Trustee of the Central Louisiana Capital Corporation ESOP, Vidalia, Louisiana; collectively (the Notificants or Campbell/Campbell Jr./Fairbanks Control Group), to retain 25 percent or more of the shares of Central Louisiana Capital Corporation (Company), and indirectly Delta Bank (Bank), both of Vidalia, Louisiana.	Newspaper: Federal Register:	10/15/2022 10/11/2022
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch at 9651 Katy Freeway, Houston, Texas	Newspaper: Federal Register:	Not available Not applicable
FROST BANK	* Branch	Frost Bank, San Antonio, Texas to establish a branch at 1125 FM 544, Wylie, Texas 75088	Newspaper: Federal Register:	Not available Not applicable

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 8, 2022

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
JEFFERSON BANCSHARES, INC.	CIC	Linda Lewis McSween Trust FBO Paul E. McSween III; Paul E. McSween III, trustee, Linda Lewis McSween Trust FBO Linda McSween Satel; Linda McSween Satel, trustee; Linda Lewis McSween Trust FBO Juliet McSween Zacher; Juliet McSween Zacher, trustee, and Linda Lewis McSween Trust FBO Jennifer McSween Canavan; Jennifer McSween Canavan, trustee, 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 August 12, 2022 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 10/17/2022
NEWFIRST FINANCIAL GROUP, INC.	CIC	Lynn Ann Stovall, Louise, Texas; Eric Martin Stovall, Marathon, Texas; Megan Lynn Stovall, El Campo, Texas; and Guy F. Stovall, IV, Louise, Texas; along with trusts: The Lynn Ann Stovall and Guy F. Stovall, III Family Trust, Louise, Texas (trustees Lynn Ann Stovall, Megan Lynn Stovall, and Guy F. Stovall, IV); The Linda Joy Stovall Family Trust, Louise, Texas (trustees Guy F. Stovall, III, El Campo, Texas, Guy F. Stovall, IV, and Eric Martin Stovall); The Guy F. Stovall, Jr. and Kay Stovall Trust, Louise, Texas (trustees Guy F. Stovall, III, Guy F. Stovall, IV, and Eric Martin Stovall); The Mark Stovall Reifslager Irrevocable Trust, Louise, Texas (trustees Megan Lynn Stovall, and Guy F. Stovall, IV); The David Wesley Stovall Irrevocable Trust, Louise, Texas (trustees Guy F. Stovall, III and Guy F. Stovall, IV); The Eric Martin Stovall Irrevocable Trust, Louise, Texas (trustees Guy F. Stovall, III, and Guy F. Stovall, IV); The Megan Lynn Stovall Trust No. 1, El Campo, Texas (trustee Megan Lynn Stovall); The Guy F. Stovall, IV Trust No. 1, El Campo, Texas (trustee Megan Lynn Stovall); and The Guy F. Stovall, III and Lynn Ann Stovall Family Trust, Louise, Texas (trustee Guy F. Stovall, III); to join the Stovall Control Group, a group acting in concert, to retain shares of NewFirst Financial Group, Inc., and indirectly, NewFirst National Bank, both of El Campo, Texas.	Newspaper: Federal Register:	10/04/2022 10/11/2022

---

\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 8, 2022

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VAVANE, INC.	* 3A1	Vavane, Inc., San Antonio, Texas, to become a bank holding company, by acquiring 100 percent of San Diego Bancshares, Inc., and thereby indirectly acquire First State Bank of San Diego, both of San Diego, Texas.	Newspaper:	10/27/2022
			Federal Register:	10/24/2022
WOODFOREST FINANCIAL GROUP EMPLOYEE STOCK OWNERSHIP PLAN (WITH 401(K) PROVISIONS) (AMENDED AND RESTATED EFF. 01/01/16)	* 3A3	Woodforest Financial Group Employee Stock Ownership Plan (with 401(k) Provisions) (Amended and Restated Eff. 01/01/16), The Woodlands, Texas, and Woodforest Financial Group Employee Stock Ownership Trust -- to acquire shares of Woodforest Financial Group, Inc., and indirectly acquire Woodforest National Bank, both of The Woodlands, Texas.	Newspaper:	Not available
			Federal Register:	Not available

---



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

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
327855	CIERA BK, GRAHAM, TEXAS	01/10/2022	05/13/2022	S	Int Small Bank

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

---

Institution	Location	Quarter
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 12****Federal Reserve Bank of San Francisco****Filings received during the week ending October 8, 2022**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RIVERBANK HOLDING COMPANY	CIC	Change in Bank Control Notice filed by Carol K. Lawson and William J. Lawson, Spokane, Washington, to retain and acquire additional voting shares of RiverBank Holding Company, and thereby indirectly acquire shares of RiverBank, both of Spokane, Washington.	Newspaper:	Not available
			Federal Register:	10/26/2022
VANGUARD GROUP INC, THE	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (together, the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of CVB Financial Corp., parent of Citizens Business Bank, both of Ontario, California.	Newspaper:	10/23/2022
			Federal Register:	Not available
VANGUARD GROUP INC, THE	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (together, the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Hawaiian Electric Industries, Inc., parent of American Savings Bank, F.S.B., both of Honolulu, Hawaii.	Newspaper:	Not available
			Federal Register:	Not available

---

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 8, 2022

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VANGUARD GROUP INC, THE	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (together, the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of LendingClub Corporation, San Francisco, California, parent of LendingClub Bank, National Association, Lehi, Utah.	Newspaper:	Not available
			Federal Register:	Not available
VANGUARD GROUP INC, THE	CIC	Notification submitted by The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (together, the "Vanguard funds"), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds to more than 15 percent of the common stock of Washington Federal, Inc., parent of Washington Federal Bank, both of Seattle, Washington.	Newspaper:	10/21/2022
			Federal Register:	Not available

---

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

**Availability of CRA Public Evaluations**

---

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

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

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

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

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

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

---

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

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

Institution	Location	Quarter
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act