



FEDERAL RESERVE RELEASE

# H.2 Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 10 Week ending March 11, 2023

## Board Actions

### Enforcement

Atlantic Community Bankers Bank, Camp Hill, Pennsylvania—written agreement dated September 28, 2020, terminated March 1, 2023.

Announced: March 9, 2023

### Personnel

Division of Information Technology—appointment of Tannaz Haddadi as assistant director. \*

Approved: January 31, 2023

\*Addition

Division of Monetary Affairs—appointment of Benjamin Johannsen as assistant director. \*

Approved: February 24, 2023

\*Addition

Division of Monetary Affairs—appointment of Katherine Sickbert as associate director. \*

Approved: February 22, 2023

\*Addition

Division of Reserve Bank Operations and Payment Systems—appointment of Michael Derry as assistant director for a one-year System Interchange Program assignment. \*

Approved: February 22, 2023

\*Addition

Division of Supervision and Regulation—appointment of Stephen Curren as assistant director. \*

Approved: February 13, 2023

\*Addition

Office of Inspector General—appointment of Khalid Hasan as assistant inspector general. \*

Approved: February 22, 2023

\*Addition

## **Actions Under Delegated Authority**

### **Bank Branches, Domestic**

#### ***Atlanta***

Capital City Bank, Tallahassee, Florida—to establish a branch at 4103 Southwest 43rd Street, Gainesville, Florida, and at 6224 Sugarloaf Parkway, Duluth, Georgia.

Approved: March 10, 2023

#### ***Boston***

Bank Rhode Island, Providence, Rhode Island—to establish a branch at 181 Bellevue Avenue, Newport, Rhode Island, and at 1340 Oaklawn Avenue, Cranston, Rhode Island.

Approved: March 9, 2023

#### ***Chicago***

Washington State Bank, Washington, Iowa—to establish a branch at 703 Main Street, Pella, Iowa. \*

Approved: February 23, 2023

\*Addition

#### ***Kansas City***

Commerce Bank, Kansas City, Missouri—to establish a de novo branch at 4501 Tamiami Trail N, Naples, Florida.

Approved: March 8, 2023

#### ***St. Louis***

Midwest BankCentre, St. Louis, Missouri—to establish a branch at 10190 West Florissant Road, Dellwood, Missouri.

Approved: March 9, 2023

### **Bank Holding Companies**

#### ***Chicago***

Brookfield Bancshares, Inc., Brookfield, Illinois—to become a bank holding company by acquiring shares of First National Bank of Brookfield, Brookfield, Illinois.

Approved: March 10, 2023

## **Change in Bank Control**

### **Chicago**

First Security Bancorp, Inc., Elmwood Park, Illinois—the WRW FSB Trust, the EVW 1937 FSB Trust, the EVW FSB Trust, and William R. Wirtz as trustee of the aforementioned trusts, all of Chicago, Illinois; to join the William R. Wirtz Family Control Group, a group acting in concert, to retain voting shares of First Security Bancorp, Inc., and thereby indirectly retain voting shares of First Security Trust and Savings Bank, Elmwood Park, Illinois.

Permitted: March 7, 2023

### **Minneapolis**

Metro North Bancshares, Inc., Elk River, Minnesota—the James A. Babcock Revocable Trust, James A. Babcock and Marisela Babcock, as co-trustees, all of Elk River, Minnesota; to join the Babcock Family Shareholder Group, a group acting in concert; to acquire voting shares of Metro North Bancshares, Inc., and thereby indirectly acquire voting shares of the Bank of Elk River, Elk River, Minnesota.

Permitted: March 8, 2023

## **Regulations and Policies**

### **General Counsel**

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

Approved: March 9, 2023

## **Supervision and Regulation**

### **Director, S&R**

Main Index—request by Credit Suisse Holdings (USA), Inc., for a determination regarding certain indexes for purposes of the Board's capital rule. \*

Granted: February 28, 2023

\*Addition

Main Index—request by JPMorgan Chase & Co. for a determination regarding certain indexes for purposes of the Board's capital rule. \*

Granted: February 28, 2023

\*Addition

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending March 11, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 1**

**Federal Reserve Bank of Boston**

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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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
61476	ABINGTON BK, ABINGTON, MASSACHUSETTS	12/18/2022	07/18/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 March 11, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 2**

**Federal Reserve Bank of New York**

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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending March 11, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 3**

**Federal Reserve Bank of Philadelphia**

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NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 March 11, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
MCCREARY BANCSHARES INC.	Change in Bank Control	Interagency Notice of Change in Bank Control filed by David R. Ross, Whitley City, Kentucky, Edna K. Ross, Whitley City, Kentucky, and Donna R. Ross, Whitley City, Kentucky; to join the Ross Family group and acting in concert to acquire and/or retain 25 percent or more of the outstanding shares and control of McCreary Bancshares, Inc., Whitley City, Kentucky, thereby indirectly acquiring control of United Cumberland Bank, Whitley City, Kentucky.	Newspaper: Federal Register:	03/29/2023 Not available

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**District: 4**

**Federal Reserve Bank of Cleveland**

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498317	OHIO VALLEY BK CO, GALLIPOLIS, OHIO	05/19/2022	02/28/2022	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending March 11, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHESAPEAKE BANK	* Branch (Domestic)	Chesapeake Bank, Kilmarnock, Virginia, to establish a branch facility to be located at 1600 Westbrook Avenue, Richmond, VA 23227	Newspaper: Federal Register:	03/17/2023 Not applicable
CLEAR MOUNTAIN BANK, INC.	* Branch (Domestic)	Clear Mountain Bank, Inc., Bruceton Mills, West Virginia, to establish a branch at 86 Skidmore Lane, Sutton, West Virginia, and to increase bank premises.	Newspaper: Federal Register:	03/15/2023 Not applicable

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**District: 5**

**Federal Reserve Bank of Richmond**

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94522	BENCHMARK CMNTY BK, KENBRIDGE, VIRGINIA	02/04/2023	08/15/2022	S	Int Small Bank
214722	CHESAPEAKE BK, KILMARNOCK, VIRGINIA	11/14/2022	06/13/2022	S	Int Small Bank
713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	09/18/2022	04/04/2022	S	Int Small Bank
417626	PUTNAM CTY BK, HURRICANE, WEST VIRGINIA	08/29/2022	04/25/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 March 11, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 6**

**Federal Reserve Bank of Atlanta**

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2877345	INSBANK, NASHVILLE, TENNESSEE	02/05/2023	11/07/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 March 11, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
EMMETSBURG BANK SHARES, INC.	Change in Bank Control	Notice by Lisa Elsenbast, Minneapolis, Minnesota, individually and together as a co-trustee with Annette Sarazine-Jensen, Omaha, Nebraska, Monica Anderegg, Edina, Minnesota, and Julia T. Sarazine, Chicago, Illinois of the Charles L. Sarazine 2022 Trust Agreement and the four together on behalf of Maryanna Sarazine, Algona, Iowa, to join the Spies/Sarazine Family Control Group, to retain voting shares of Emmetsburg Bank Shares, Inc. and indirectly control Iowa Trust & Savings Bank, both of Emmetsburg, Iowa.	Newspaper: Federal Register:	Not available 03/21/2023
FIRSNABANCO, INC.	Change in Bank Control	The Ilstrup 2023 Dynasty Trust, Milwaukee, Wisconsin, Shane O. Ilstrup, Trempealeau, Wisconsin, and Peter J. Wilder, Pewaukee, Wisconsin, as co-trustees, to join the Ilstrup Family Control Group, a group acting in concert, and Shane O. Ilstrup to become the largest shareholder, by acquiring voting shares of Firsnabanco, Inc. and thereby indirectly acquire voting shares of First Citizens Bank, both of Viroqua, Wisconsin.	Newspaper: Federal Register:	Not available Not available
GARRETT BANCSHARES, LTD.	Change in Bank Control	Notice by Neal D. Logan, West Des Moines, Iowa to retain and to acquire voting shares of Garrett Bancshares, LTD and thereby indirectly acquire voting shares of Success Bank, both of Bloomfield, Iowa.	Newspaper: Federal Register:	Not available Not available

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**District: 7**

**Federal Reserve Bank of Chicago**

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830542	CBI B&TC, MUSCATINE, IOWA	11/14/2022	07/18/2022	S	Int Small Bank
312244	FIRST BK OF BERNE, BERNE, INDIANA	05/07/2022	01/31/2022	S	Int Small Bank
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	09/12/2022	03/14/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 March 11, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
Janwill Omni Holdings, LLC	* 3A1	Janwill Omni Holdings, LLC, Effingham, Illinois, to become a bank holding company by acquiring up to 50 percent of the voting shares of Omni Bancorp, Inc., and thereby indirectly acquire Crossroads Bank, both of Effingham, Illinois	Newspaper: 04/03/2023 Federal Register: 04/10/2023

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**District: 8**

**Federal Reserve Bank of St. Louis**

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677644	FARMERS & MERCHANTS BK, STUTTGART, ARKANSAS	04/17/2022	01/10/2022	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending March 11, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 9**

**Federal Reserve Bank of Minneapolis**

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160650	CHARTER BK, EAU CLAIRE, WISCONSIN	09/12/2022	04/11/2022	S	Int Small Bank
687951	FIRST WESTERN B&TC, MINOT, NORTH DAKOTA	07/29/2022	03/14/2022	S	Int Small Bank
2631846	NORTH AMER BKG CO, ROSEVILLE, MINNESOTA	11/15/2021	06/07/2021	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 11, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN BANCORPORATIO N, INC.	Change in Bank Control	Caroline Berry as Trustee of the Guy Leonard Berry Living Trust and The	Newspaper:	Not available
	Change in Bank Control	Caroline Celen Berry Revocable Trust (all of Sapulpa, Oklahoma), to retain voting shares and thereby control of American Bancorporation, Inc., Sapulpa, Oklahoma (the Company) and to join the Berry Family Group, a group acting in concert, which controls 25 percent or more of the voting shares and thereby control of the Company. The Company owns and controls American Heritage Bank, Sapulpa, Oklahoma. In addition, The Caroline Celen Berry Revocable Trust and the Elizabeth Berry Thompson Revocable Trust, Elizabeth Thompson as Trustee (both of Sapulpa, Oklahoma) to acquire voting shares and join the family group. Furthermore, the James Arthur Dilley, Jr. 2019 Irrevocable Trust (Sapulpa, Oklahoma), and Jarret Blake Dilley 2019 Irrevocable Trust (Sapulpa, Oklahoma), and Jennifer Berry Dilley and James A. Dilley (Sapulpa, Oklahoma) co-trustees of both; and the Brooklyn Bass Berry 2019 Irrevocable Trust (Sapulpa, Oklahoma), and Hannah D. Berry 2019 Irrevocable Trust (Sapulpa, Oklahoma), and Kaylee Doiron Berry 2019 Irrevocable Trust (Sapulpa, Oklahoma), and William L. Berry Jr. and Stacey Berry (Sapulpa, Oklahoma) co-trustees of all three to retain voting shares and to join the Berry Family Group. The Guy Leonard Berry Living Trust, Elizabeth Berry Thompson, William L. Berry Jr., James A. Dilley, and Jennifer Berry Dilley have previously been approved as members of the Berry	Federal Register:	03/30/2023

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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending March 11, 2023**

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

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 11, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period	
CCB FINANCIAL CORPORATION	Change in Bank Control	<p>Mary Elizabeth Thompson O'Connor; Kathleen Thompson Brown; Byron Gregory Thompson, Jr.; Mark Thompson; Paul Thompson; Timothy Thompson; Brian Christopher Thompson; Anne Thompson Eckels; and Michael Scott Thompson; to retain voting shares of CCB Financial Corporation, and thereby indirectly acquire voting shares of Country Club Bank, both of Kansas City, Missouri; and to form the Child Majority Group, a group acting in concert, which directs the vote of previously approved family trusts; and the BGT Descendants' Majority Group, a group acting in concert, both of which are subgroups of the existing Thompson Control Group, a group acting in concert. In addition, nine B&amp;J Thompson Trust F/B/O each of the nine children named above, Country Club Bank, trustee, and the BGT Descendants' Majority Group; to retain CCB shares and join the Thompson Control Group.</p> <p>In addition, six Brian Christopher Thompson Descendants' Trust F/B/O Brian Christopher Thompson, Jr, Jane O'Neil Thompson, Madison Thompson, John Thompson, and Mason Thompson; Country Club Bank, trustee; the BGT Descendants' Majority Group; and each of the six children as descendants of Brian Thompson; to acquire shares of CCB and join the Thompson Control Group. Finally, John Joseph O'Connor IV; Tara O'Connor Andris; Madeleie M. O'Connor Rau; Amy O'Connor Loup; Byron Gregory Thompson III; Kelsey Thompson Chun; Molly Thompson</p>	Newspaper: Federal Register:	Not available 03/27/2023

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 11, 2023

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Filer	Filing Type	Filing Proposal	End of Comment Period
		Argersinger; Theresa Thompson; Peter Thompson; Charles Thompson; Grace Thompson; Adelaide Thompson; Mark Thompson Jr.; William Thompson; Margaret Thompson; August Thompson; Mary Jeanne Thompson; Timothy Thompson, Jr.; Andrew Thompson; Catherine Thompson; Elizabeth Thompson; John Eckels; Thomas Eckels; Jeanne Eckels; William Eckels; Molly Eckels; Michael Thompson; Jr. Daniel Thompson; Margaret Thompson; and Ryan Thompson; to acquire shares of CCB and to join the Thompson Control Group.	

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**District: 10**

**Federal Reserve Bank of Kansas City**

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530655	PEOPLES BK, PRATT, KANSAS	07/11/2022	04/25/2022	S	Int Small Bank
516855	SECURITY BK, TULSA, OKLAHOMA	04/11/2022	01/24/2022	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 11, 2023

Filer	Filing Type	Filing Proposal	End of Comment Period	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas to acquire The ANB Corporation, and thereby indirectly acquire The American National Bank of Texas, both of Terrell, Texas.	Newspaper: Federal Register:	Not available 04/10/2023
AMERICO BANCSHARES, INC.	Change in Bank Control	John M. Moore of Wolfforth, Texas, as trustee of the John M Moore 2003 Exempt Family Trust, the Thomas Blake Moore 2021 Exempt Trust, and the Hunter Marshall Moore 2021 Exempt Trust, all of Wolfforth, Texas; and as Managing Partner of JPM Interests Ltd., of Wolfforth, Texas; and as co-trustee James Todd Moore Exempt Lifetime Trust, of Dallas, Texas; Melissa Thoveson of Dallas, Texas, as trustee of the Ryan Butler Thoveson 2021 Exempt Trust, the Alec Steele Thoveson 2021 Exempt Trust, and the Melissa A Thoveson 2003 Exempt Family Trust, all of Dallas, Texas; and as co-trustee of the James Todd Moore Exempt Lifetime Trust, of Dallas, Texas; and James Todd Moore of Dallas, Texas, as an individual; together as members of the Moore Family Group, a group acting in concert, to retain shares of Americo Bancshares, Inc. and indirectly American Bank of Commerce, both of Wolfforth, Texas.	Newspaper: Federal Register:	Not available 02/21/2023
SBT BANCSHARES, INC.	Listed DeNovo	SBT Bancshares, Inc., Dallas, Texas to engage de novo in extending credit and servicing loans pursuant to section 225.28(b)(1) of the Board's Regulation Y.	Newspaper: Federal Register:	Not applicable Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

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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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
262358	AMERICAN ST BK, ARP, TEXAS	01/13/2023	09/26/2022	S	Int Small Bank
327855	CIERA BK, GRAHAM, TEXAS	05/13/2022	01/10/2022	S	Int Small Bank
884358	FIRST ST BK OF LIVINGSTON, LIVINGSTON, TEXAS	05/22/2022	02/07/2022	O	Int Small Bank
965789	SUSSER BK, DALLAS, TEXAS	08/27/2022	02/28/2022	S	Int Small Bank
473266	TEXAS FIRST BK, TEXAS CITY, TFXAS	08/07/2022	03/14/2022	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 March 11, 2023**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 12**

**Federal Reserve Bank of San Francisco**

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.

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- 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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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
NONE					

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act