



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 9, 2024

Board Actions

Forms

FR 30—final Board review to implement the Whistleblower Intake Guide.

Approved: March 4, 2024

Regulations and Policies

Disaster-Related Appraisal Exceptions—interagency statement and order granting temporary exceptions to certain appraisal requirements for real estate-related transactions in Maui County as affected by Hawaii wildfires.

Approved: March 4, 2024

Regulation HH (Designated Financial Market Utilities)—final rule amending the requirements relating to operational risk management to reflect changes in the operational risk, technology, and regulatory landscape in which designated financial market utilities operate.*

Approved: March 1, 2024

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Kansas City

First Community Bank, Beemer, Nebraska—to establish a branch at 2850 Elk Lane, Fremont, Nebraska.

Approved: March 7, 2024

Bank Holding Companies

St. Louis

Lincoln County Bancorp, Inc., Troy, Missouri—to acquire additional voting shares of Kahoka State Bank, Kahoka, Missouri.

Approved: March 7, 2024

Change in Bank Control

Chicago

Easton Bancshares, Inc., Easton, Illinois—Sue Ann McClaren, Denver, Colorado, to retain voting shares of Easton Bancshares, Inc., and thereby indirectly retain voting shares of Community Bank of Easton, Easton, Illinois.

Permitted: March 4, 2024

First Bancorp of Taylorville, Inc., Taylorville, Illinois—Beth E. Brotherton, Taylorville, Illinois, and Thomas Matthew Beavers, Mount Zion, Illinois; to acquire additional voting shares of First Bancorp of Taylorville, Inc., and thereby indirectly acquire additional voting shares of First National Bank in Taylorville, Taylorville, Illinois, and more.

Permitted: March 8, 2024

Kansas City

Gateway First Bancorp, Inc., Jenks, Oklahoma—the Stitt Dynasty Trust dated December 31, 2021, Tulsa, Oklahoma, James Redman, as trustee; to join the Stitt Family Group, a group acting in concert, to acquire voting shares of Gateway First Bancorp, Inc., and thereby indirectly acquire voting shares of Gateway First Bank, Jenks, Oklahoma, and more.

Permitted: March 7, 2024

Thayer Agency, Inc., Hebron, Nebraska—Patrick Kenner, Hebron, Nebraska; a member of the Kenner Family Group, to retain additional voting shares of Thayer Agency, Inc., and thereby indirectly retain additional voting shares of Thayer County Bank, Hebron, Nebraska. Also, Rebecca Schure, Omaha, Nebraska, to become a member of the Kenner Family Group, to retain voting shares of Thayer Agency, Inc., and thereby indirectly retain voting shares of Thayer County Bank.

Permitted: March 7, 2024

Regulations and Policies

General Counsel

Bank Term Funding Program—report to Congress under section 13(3) of the Federal Reserve Act.

Approved: March 8, 2024

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

Approved: March 8, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 9, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1008674	READING CO-OP BK, READING, MASSACHUSETTS	02/11/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending March 9, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, requests prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

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645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	09/28/2023	12/05/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 9, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
PRINCETON BANCORP INC	* 3A5 * 3A3	A notice of acquisition by Princeton Bancorp, Inc., the parent holding company of The Bank of Princeton, both of Princeton, NJ, of Cornerstone Financial Corporation, Mount Laurel, NJ, the parent bank holding company of Cornerstone Bank, Moorestown, NJ, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act.	Newspaper: 04/13/2024 Federal Register: 04/15/2024

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District: 3

Federal Reserve Bank of Philadelphia

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending March 9, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANCORP	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, seeks prior approval to make a \$4.4 million public welfare investment in CREA First Financial Tax Credit Fund 77, LLC At Main, Located in Dayton, OH	Newspaper: Federal Register:	Not applicable Not applicable
FIRST FINANCIAL BANCORP	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, seeks prior approval to make a \$7.8 million public welfare investment in MCC FFB LIHTC EQUITY FUND 1, LLC – CJ McLin Apartments located in Dayton, OH.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST FINANCIAL BANCORP	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, seeks prior approval to make a \$6.5 million public welfare investment in MCC FFB LIHTC EQUITY FUND 1, LLC – Dayton Kinship Housing Development project, located in Dayton, OH.	Newspaper: Federal Register:	Not applicable Not applicable

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District: 4

Federal Reserve Bank of Cleveland

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504311	GENOA BKG CO, GENOA, OHIO	04/17/2023	09/26/2022	S	Int Small Bank
853112	HEARTLAND BK, WHITEHALL, OHIO	12/17/2023	04/11/2022	O	Int Small Bank

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 March 9, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
COASTAL STATES BANK	* Branch (Domestic)	Coastal State Bank, Hilton Head Island, South Carolina, to establish a branch facility to be located at 1029 Boundary Street, Suite A, Beaufort, South Carolina, 29902.	Newspaper: 03/16/2024 Federal Register: Not applicable

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District: 5

Federal Reserve Bank of Richmond

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886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	11/19/2023	06/05/2023	S	Int Small Bank
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending March 9, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 9, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCORP OF NEW GLARUS, INC.	* 3A3	Bancorp of New Glarus, Inc., New Glarus, Wisconsin, to acquire control of a newly formed subsidiary, Darlington Interim Bank, New Glarus, Wisconsin. Bancorp of New Glarus, Inc. also intends to acquire control of First National Bank at Darlington, Darlington, Wisconsin, following the merger of Darlington Interim Bank with and into First National Bank at Darlington, with First National Bank at Darlington as the surviving bank.	Newspaper: Federal Register:	03/30/2024 03/28/2024
GREENFIELD BANCORPORATION, LTD.	Change in Bank Control	The Jim and Peggy Scott Trust, James L. Scott and Peggy A. Scott as co-trustees, all of Fontanelle, Iowa; together with, Brad A. Lydon and Jana F. Lydon, both of Fontanelle, Iowa; and Jessica C. Christensen and Joshua J. Christensen, both of Greenfield, Iowa, together as a group acting in concert, to retain control of the voting share of Greenfield Bancorporation, Ltd, Greenfield, Iowa and thereby indirectly control Union State Bank, Greenfield, Iowa.	Newspaper: Federal Register:	Not available 03/19/2024

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending March 9, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
SmartBiz Bancshares	* 3A1	Billfloat, Inc., dba SmartBiz Loans, San Francisco, California, to become a bank holding company through merging its wholly-owned subsidiary, Caletta Merger Sub, Inc., Wilmington, Delaware, with United Community Bancshares, Inc., Northbrook, Illinois, and thereby indirectly acquiring control of Centrust Bank, N.A., Northbrook, Illinois. Following that merger, United Community Bancshares would merge with SmartBiz, with United Community Bancshares surviving. United Community Bancshares would then be renamed SmartBiz Bancshares, Inc., and Centrust Bank, N.A. would be renamed SmartBiz Bank, N.A.	Newspaper: Federal Register:	Not available Not available
TRI-COUNTY FINANCIAL GROUP, INC.	Change in Bank Control	Castle Creek Capital Partners VI, LP, San Diego, California, to acquire voting shares of Tri-County Financial Group, Inc., and thereby indirectly acquire voting shares of First State Bank, both of Mendota, Illinois.	Newspaper: Federal Register:	Not available 02/12/2024

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District: 7

Federal Reserve Bank of Chicago

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643340	EASTERN MI BK, CROSWELL, MICHIGAN	01/20/2024	07/17/2023	S	Int Small Bank
2958972	NORTHSTAR BK, BAD AXE, MICHIGAN	07/10/2023	02/06/2023	S	Int Small Bank
247140	ONE CMNTY BK, OREGON, WISCONSIN	04/28/2023	11/28/2022	S	Int Small Bank
448040	OXFORD BK, OXFORD, MICHIGAN	02/16/2024	05/15/2023	S	Int Small Bank
269049	VISIONBANK OF IA, AMES, IOWA	05/21/2023	02/27/2023	S	Int Small Bank

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 March 9, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 8

Federal Reserve Bank of St. Louis

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879644	BANK OF ADVANCE, ADVANCE, MISSOURI	11/03/2023	07/24/2023	S	Int Small Bank
785473	FIRST SAVINGS BK, JEFFERSONVILLE, INDIANA	04/24/2023	04/18/2022	S	Int Small Bank
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	12/18/2023	09/05/2023	S	Int Small Bank
266945	MONTICELLO BKG CO, MONTICELLO, KENTUCKY	01/27/2024	09/05/2023	S	Int Small Bank
3374412	OAKSTAR BK, SPRINGFIELD, MISSOURI	12/19/2022	06/13/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 9, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FLAGSHIP FINANCIAL GROUP, INC.	Change in Bank Control	Timothy J. Hoese, individually and as beneficiary with the power to vote of the Clayton W. Hoese Irrevocable Trust Under Agreement dated June 18, 1981, as modified September 12, 2023, all of Glencoe, Minnesota, to become a member of the Hoese/Schornack Family Shareholder Group, a group acting in concert, to retain voting shares of Flagship Financial Group, Inc., Eden Prairie, Minnesota, and thereby indirectly retain voting shares of Flagship Bank Minnesota, Wayzata, Minnesota, and Security Bank & Trust Company, Glencoe, Minnesota.	Newspaper: Federal Register:	03/28/2024 03/21/2024

District: 9

Federal Reserve Bank of Minneapolis

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NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 9, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
FARMERS STATE BANCSHARES, INC.	Change in Bank Control	Ashlie D. Hadden, Kearney, Nebraska, a group acting in concert, to acquire voting shares of Farmers State Bancshares, Inc., and thereby indirectly acquire voting shares of Nebraska Bank, all of Dodge, Nebraska.	Newspaper: Not available Federal Register: 03/27/2024

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District: 10

Federal Reserve Bank of Kansas City

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1836701	ENTERPRISE BK, OMAHA, NEBRASKA	10/23/2023	08/07/2023	S	Int Small Bank
285852	FIRST OPTION BK, OSAWATOMIE, KANSAS	06/16/2023	03/06/2023	S	Int Small Bank
554857	FIVE POINTS BK, GRAND ISLAND, NEBRASKA	06/10/2023	03/13/2023	O	Int Small Bank
669555	MIDWEST BK, PIERCE, NEBRASKA	02/26/2024	11/27/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 9, 2024

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 additional shares, up to 37 percent, of The ANB Corporation, and thereby indirectly acquire The American National Bank of Texas, both of Terrell, Texas.	Newspaper: Federal Register:	Not available Not available
BANK AND TRUST, SSB, THE	* Branch (Domestic)	The Bank and Trust, SSB, Del Rio, Texas -- to establish a branch at 118 W. Bandera Road, Boerne, Texas.	Newspaper: Federal Register:	03/20/2024 Not applicable
ORIGIN BANK	* Branch (Domestic)	Origin Bank, Choudrant, Louisiana to establish a branch at 3700 Dauphin Street, Mobile, Alabama 36608.	Newspaper: Federal Register:	03/21/2024 Not applicable
TEXAS PEOPLES NATIONAL BANCSHARES, INC.	Change in Bank Control	Notice by Deborah Ann Abbott, Sumner, Texas and William Chance Abbott, Paris, Texas, and as a group acting in concert, to retain voting securities of Texas Peoples National Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank, both of Paris, Texas.	Newspaper: Federal Register:	Not available 03/13/2024

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District: 11

Federal Reserve Bank of Dallas

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3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending March 9, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST WEST BANK	Public Welfare Investment	East West Bank, Pasadena, California, proposes to make a \$30 million public welfare investment in Community Development and Affordable Housing Fund VII, LLC to provide financing to two Charter Schools within the moderate-income census tracts in Bronx, New York.	Newspaper: Federal Register:	Not applicable Not applicable

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District: 12

Federal Reserve Bank of San Francisco

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1864197	OAK VALLEY CMNTY BK, OAKDALE, CALIFORNIA	04/27/2023	01/17/2023	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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