
Federal Reserve Release



H.2

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

No. 36

Week Ending September 4, 2021

Forms

Forms -- initial Board review to extend with revision the Financial Statements for Holding Companies (FR Y-9 Reports).

- Approved, August 30, 2021

Reserve Bank Operations

Reserve Bank Director -- appointment of a Class C director for the Federal Reserve Bank of Richmond.

- Approved, September 1, 2021

Enforcement

Intesa Sanpaolo S.p.A., Turin, Italy, and Intesa Sanpaolo S.p.A., New York Branch, New York, New York -- written agreement dated March 2, 2007, terminated August 31, 2021.

- Announced, September 2, 2021

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

Atlanta

SmartBank, Pigeon Forge, Tennessee -- to establish a branch at 337 Airport Road, Auburn, Alabama.

- Approved, September 2, 2021

Bank Holding Companies

Kansas City

Central Bancshares, Inc., Cambridge, Nebraska -- request by Adams Land Improvement, Cambridge, Nebraska, for relief from certain commitments.

- Granted, September 3, 2021

Chicago

Nicolet Bankshares, Inc., Green Bay, Wisconsin -- to merge with County Bancorp Inc. and thereby indirectly acquire Investors Community Bank, both of Manitowoc, Wisconsin.

- Approved, September 1, 2021

Richmond

Shore Bancshares, Inc., Easton, Maryland -- to acquire Severn Bancorp, Inc., and thereby indirectly acquire Severn Savings Bank, FSB, both of Annapolis, Maryland.

- Approved, September 1, 2021

Bank Holding Companies

New York

Valley National Bancorp, New York, New York -- waiver of application to merge with The Westchester Bank Holding Corporation, and thereby indirectly acquire The Westchester Bank (TWB), both of White Plains, New York, in connection with the merger of TWB with and into Valley National Bank, Passaic, New Jersey.

- Granted, September 2, 2021

Extensions of Time

Kansas City

Bern Bancshares, Inc., Bern, Kansas -- extension to December 8, 2021, to acquire voting shares of UBT Bancshares, Inc., and thereby indirectly acquire United Bank & Trust, both of Marysville, Kansas.

- Granted, September 3, 2021

Secretary

Risk Management Guidance for Third-Party Relationships -- extension of the comment period to October 18, 2021, for proposed interagency guidance.

- Granted, September 3, 2021

Financial Holding Companies

New York

Valley National Bancorp, New York, New York -- election to become a financial holding company.

- Effective, September 2, 2021

International Operations

Chicago

Northern Trust Corporation, Chicago, Illinois -- prior notice to make an investment pursuant to Regulation K.

- Withdrawn, September 3, 2021

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending September 4, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS FINANCIAL GROUP, INC.	* 3A3	Application by Citizens Financial Group, Inc. and its wholly-owned subsidiary bank, Citizens Bank N.A., both of Providence, Rhode Island to acquire Investors Bancorp, Inc. and its wholly-owned subsidiary bank, Investors Bank, both of Short Hills, New Jersey pursuant to section 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended, and section 225.15 of Regulation Y.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
EASTERN BANKSHARES INC	* 3A3	Eastern Bankshares, Inc., Boston, Massachusetts, to acquire Century Bancorp, Inc., Medford, Massachusetts, and its subsidiary, Century Bank & Trust Company, Medford, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	08/25/2021
	* 3A5		Federal Register:	08/30/2021
STATE STREET INTERNATIONAL HOLDINGS	Investment	State Street Bank and Trust Company, Boston, Massachusetts (SSBT), and SSBT's Edge corporation subsidiary, State Street International Holdings, Boston, Massachusetts (SSIH) and, together with its subsidiaries and affiliates, (State Street), provide 30 days prior notice to the Board of Governors of the Federal Reserve System, pursuant to Section 211.9(f) of Regulation K, of their intention to invest in certain subsidiaries of SSIH in support of their proposal to reposition an existing affiliate entity, State Street Corporate Services Mumbai Private Limited, as a new indirect subsidiary of SSIH to rationalize the provision of shared services within the State Street group.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending September 4, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	09/25/2021
			Federal Register:	10/01/2021

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 September 4, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

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 September 4, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
F.N.B. CORPORATION	* 3A3	Application by F.N.B. Corporation, Pittsburgh, Pennsylvania, for prior approval of the Board of Governors of the Federal Reserve System, pursuant to Section 3 of the Bank Holding Company Act of 1956, as amended, to acquire 100% percent of Howard Bancorp, Inc., Baltimore, Maryland, and thereby indirectly acquiring Howard Bank, Baltimore, Maryland.	Newspaper:	10/02/2021
	* 3A5		Federal Register:	Not available

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 September 4, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
--------------	--------------------	------------------------	------------------------------

NONE

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 September 4, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
DLP Bancshares, Inc.	* 3A1	DLP Bancshares, Inc., St. Augustine, Florida, to become a bank holding company by acquiring Community State Bank Corporation, Starke, Florida, and thereby indirectly acquiring Community State Bank, Starke, Florida.	Newspaper:	Not available
			Federal Register:	Not available
SOUTH STATE CORPORATION	* 3A3	South State Corporation, Winter Haven, Florida to merge with Atlantic Capital Bancshares, Inc., and thereby acquire its subsidiary, Atlantic Capital Bank, National Association, both of Atlanta, Georgia.	Newspaper:	Not available
	* 3A5		Federal Register:	09/20/2021

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 September 4, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRADLEY BANCORP, INC.	CIC	Jeffrey T. Young, Centerville, Iowa, individually and as trustee of the John Bradley Young, Sr. Marital Non-Exempt Trust; the John Bradley Young, Sr. Family Exempt Trust; the John Bradley Young, Sr. Marital Exempt Trust; the Jeff Young 2021 Irrevocable Trust; and the J. Bradley Young, Jr., 2021 Irrevocable Trust, all of Centerville, Iowa, to retain voting shares of Bradley Bancorp, Inc. and thereby indirectly retain voting shares of Iowa Trust and Savings Bank, both of Centerville, Iowa. In addition, the J. Bradley Young, Jr., Trust, Iowa Trust and Savings Bank as trustee, and J. Bradley Young, Jr., as settlor with power to vote Holding Company shares to form the Young Family Control Group as a group acting in concert.	Newspaper:	Not available
			Federal Register:	Not available
FIRST MID BANCSHARES, INC.	* 3A3	First Mid Bancshares Inc., Mattoon, Illinois to acquire 100 percent of Delta Bancshares Company and thereby indirectly acquire Jefferson Bank and Trust Company, both of St. Louis, Missouri.	Newspaper:	Not available
			Federal Register:	Not available
GRAYMONT BANCORP, INC.	* 3A3	Graymont Bancorp, Inc., Graymont, Illinois to acquire State Bank of Saunemin, Saunemin, Illinois.	Newspaper:	09/17/2021
			Federal Register:	10/01/2021
NORTH SHORE, MHC	MHC Activity	North Shore MHC, Waukegan, IL, is seeking the inclusion of non-interest bearing demand accounts in the offering priority for the upcoming MHC full conversion to be submitted in September 2021. By default, Regulation MM requires the exclusion of all non-interest bearing demand deposit accounts from the stock offering priority. North Shore MHC is requesting a review of their support for the request prior to submitting the full conversion application.	Newspaper:	Not applicable
			Federal Register:	Not available
OLD SECOND BANCORP, INC.	* 3A5	Old Second Bancorp, Inc., Aurora, Illinois to merge with West Suburban Bancorp, Inc. and thereby indirectly acquire West Suburban Bank, both of Lombard, Illinois.	Newspaper:	Not available
			Federal Register:	Not available
OTTAWA BANCORP, INC.	* 3A1	Ottawa Bancorp, Inc., Ottawa, Illinois, to become a bank holding company as a result of the conversion of Ottawa Savings Bank, Ottawa, Illinois, from a federally chartered savings association to a state chartered bank. Bancorp also requests permission to engage in extending credit and servicing loans pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper:	09/03/2021
	4c8		Federal Register:	09/16/2021

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 4, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
WOODTRUST FINANCIAL CORPORATION	CIC	The Steven C. Bell 2021 Investment Trust, Paula Bell, as trustee, both of Wisconsin Rapids, Wisconsin; and the Linda J. Growney Investment Trust, Madison, Wisconsin, Chad Kane, Wausau, Wisconsin; to join the Bell Family Control Group, a group acting in concert, to acquire voting shares of WoodTrust Financial Corporation and thereby indirectly retain voting shares of WoodTrust Bank, both of Wisconsin Rapids, Wisconsin. Additionally, Paula Bell, a current member of the Bell Family Control Group, to individually, and as trustee of the Steven C. Bell 2021 Investment Trust, both of Wisconsin Rapids, Wisconsin; acquire control of 25 percent or more of the voting shares of WoodTrust Financial Corporation and thereby indirectly retain voting shares of WoodTrust Bank, both of Wisconsin Rapids, Wisconsin.	Newspaper:	08/31/2021
			Federal Register:	08/23/2021

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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

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
2687133	PREMIER BK, DUBUQUE, IOWA	09/21/2020	09/02/2021	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 September 4, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS BANK & TRUST COMPANY	* Branch	Farmers Bank & Trust Company, Magnolia, Arkansas, to establish a branch facility to be located at 3000 Lamar Avenue, Paris, Texas.	Newspaper:	09/10/2021
			Federal Register:	Not applicable
PEOPLES BANK & TRUST CO.	* 18C * Branch	Peoples Bank & Trust Co., Troy, Missouri, to merge with Bank of Louisiana, Louisiana, Missouri, and to retain the acquired facilities as branch offices.	Newspaper:	09/29/2021
			Federal Register:	Not applicable
PINE KNOB HOLDINGS, LLC	* 3A1	Pine Knob Holdings, LLC, Bowling Green, Kentucky, to become a bank holding company by acquiring 48.14 percent of First Cecilian Bancorp, Inc., Cecilia, Kentucky, and thereby indirectly acquire Cecilian Bank, Cecilia, Kentucky; 35.52 percent of Albany Bancorp, Inc., Albany, Kentucky, and thereby indirectly acquire First & Farmers National Bank, Somerset, Kentucky; 16.36 percent of Jackson Financial Corporation, Mayfield, Kentucky, and thereby indirectly acquire FNB Bank, Inc., Mayfield, Kentucky.	Newspaper:	09/13/2021
			Federal Register:	09/03/2021

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 September 4, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DAIRYLAND BANK HOLDING CORPORATION	* 3A3	Dairyland Bank Holding Corporation, La Crosse, Wisconsin to retain 16.234% of the voting shares of Farmers State Bank-Hillsboro, Hillsboro, Wisconsin.	Newspaper:	09/24/2021
			Federal Register:	10/04/2021
FARIBAULT BANCSHARES, INC.	CIC	John R. Carlander, Faribault, Minnesota, through individual ownership, as personal representative of an estate, and as co-trustee of two trusts, to retain voting shares of Faribault Bancshares, Inc., Faribault, Minnesota (Faribault Bancshares), and thereby indirectly retain voting shares of State Bank of Faribault, Faribault, Minnesota (Bank). Additionally, the Estate of Richard Carlander, Faribault, Minnesota (personal representative John R. Carlander); Chad R. Koepke, Lakeville, Minnesota; Madelyn L. Carlander, Prior Lake, Minnesota; John R. Carlander 1997 Trust, Faribault, Minnesota (co-trustees John R. Carlander and Madelyn L. Carlander); Kimberly A. Koepke 1997 Trust, Lakeville, Minnesota (co-trustees Kimberly A. Koepke, Lakeville, Minnesota and Chad R. Koepke); and Matthew C. Carlander 1997 Trust, Faribault, Minnesota (co-trustees Matthew C. Carlander, Faribault, Minnesota and John R. Carlander) to retain voting shares of Faribault Bancshares, and join the Carlander/Koepke Family Control Group, a group acting in concert, and thereby indirectly acquire voting shares of Bank.	Newspaper:	Not available
			Federal Register:	Not available
MINNESOTA COMMUNITY BANCSHARES, INC.	CIC	Daniel Otten, Hayward, Minnesota, to retain voting shares of Minnesota Community Bancshares, Inc., Albert Lea, Minnesota (MCBI), and thereby indirectly retain voting shares of Arcadian Bank, Hartland, Minnesota (Bank). Additionally, Tony Kermes, Hayward, Minnesota, to acquire voting shares of MCBI, and join the Otten Family Control Group, a group acting in concert, and thereby indirectly acquire voting shares of Bank.	Newspaper:	Not available
			Federal Register:	09/14/2021

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 September 4, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALFALFA COUNTY BANCSHARES, INC.	CIC	Bryce S. Flaming Irrevocable Trust, Matthew G. Flaming Irrevocable Trust and Ashley N. Flaming Irrevocable Trust, Gerald R. Chelgren, trustee; Barbara Dean Flaming Trust and Jose Salinas, individually and as trustee; and Randy Scott Flaming Trust, Rebecca Salinas Irrevocable Trust, and Jacob Salinas Irrevocable Trust, Brenda Salinas, trustee; all of Cherokee, Oklahoma; to retain voting shares of Alfalfa County Bancshares, Inc., and indirectly retain voting shares of ACB Bank, both of Cherokee, Oklahoma; and to join the Flaming Family Group, a group acting in concert.	Newspaper: Federal Register:	09/16/2021 Not available
C.S.B. CO.	CIC	William D. Young, Avon, Colorado, to join the Young Family Control Group, a group acting in concert, and to acquire voting shares of C.S.B. Co., and thereby indirectly acquire voting shares of Homestead Bank, both of Cozad, Nebraska.	Newspaper: Federal Register:	Not available 09/20/2021
CLINTON BANCSHARES, INC.	CIC	The Berry Leaf Sewell 2021 Revocable Trust, and co-trustees Berry L. Sewell and Adrienne M. Sewell, all of Clinton, Oklahoma, to acquire voting shares of Clinton Bancshares, Inc., and thereby indirectly acquire voting shares of First Bank and Trust Company, both of Clinton, Oklahoma; and to become members of the Sewell Family Control Group, a group acting in concert. Additionally, for the Frank A. Sewell IV 1998 Irrevocable Trust, Frank A. Sewell III and First Bank and Trust Company, co-trustees, all of Clinton, Oklahoma, and Frank A. Sewell IV, Oklahoma City, Oklahoma to retain voting shares and to be approved as members of the Sewell Family Control Group.	Newspaper: Federal Register:	Not available Not available
EMPLOYEE STOCK OWNERSHIP PLAN ACCOUNTS TRUST OF THE SECURITY BANK KSOP & TRUST	* 3A1	Employee Stock Ownership Plan Accounts Trust of the Security Bank KSOP & Trust, Laurel, Nebraska, to become a bank holding company through the acquisition of 31.3 percent of the voting shares of First Laurel Security Co., parent of Security Bank, both of Laurel, Nebraska.	Newspaper: Federal Register:	09/10/2021 09/30/2021
FIRST LAUREL SECURITY CO.	CIC	Notice submitted by Keith A. Knudsen, Laurel, Nebraska, individually and as voting trustee of the Employee Stock Ownership Plan Accounts Trust of the Security Bank KSOP & Trust, of Laurel, Nebraska, to acquire shares and thereby control of First Laurel Security Co., parent of Security Bank, both in Laurel, Nebraska.	Newspaper: Federal Register:	Not available 09/20/2021

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 4, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
GREY MOUNTAIN HOLDINGS, INC.	* 3A1	Grey Mountain Holdings, Inc., Fulton, Missouri, to become a bank holding company, and its wholly owned subsidiary, GM Acquisition Sub, Inc., Fulton, Missouri, to become a bank holding company, through the acquisition of 100 percent of the voting shares of IFB Holdings, Inc., and thereby indirectly acquire voting shares of Investors Community Bank, both of Chillicothe, Missouri.	Newspaper:	09/27/2021
			Federal Register:	10/04/2021
MOUNTAIN VALLEY BANK	* 18C	Mountain Valley Bank, Walden, Colorado, to merge with Cache Bank & Trust, Greeley, Colorado, and incident thereto, to establish branches at 4601 W. 20th Street, Greeley, Colorado, and 4645 Ziegler Road, Fort Collins, Colorado.	Newspaper:	Not available
	* Branch		Federal Register:	Not applicable
TRI VALLEY BANCSHARES, INC.	* 3A3	Tri Valley Bancshares, Inc., Talmage, Nebraska; to acquire First State Bank, Scottsbluff, Nebraska.	Newspaper:	09/02/2021
			Federal Register:	09/02/2021

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
499453	FIRST ST BK NE, LINCOLN, NEBRASKA	05/24/2021	08/30/2021	S	Int Small Bank

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 September 4, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMERICA BANK	PWI	Comerica Bank, Dallas, Texas, to make a Community Development and Public Welfare Investment in the amount of \$1 million in Clearinghouse Community Development Financial Institution, Lake Forest, California.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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
NONE					

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 September 4, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS AND MERCHANTS BANK OF LONG BEACH	* Branch	Farmers and Merchants Bank of Long Beach, Long Beach, California to establish a branch at 401 Glenneyre Street, Laguna Beach, California.	Newspaper:	Not available
			Federal Register:	Not applicable
FARMERS AND MERCHANTS BANK OF LONG BEACH	* Branch	Farmers and Merchants Bank of Long Beach, Long Beach, California to establish a branch at 1702 Main Street, Santa Ana, California.	Newspaper:	Not available
			Federal Register:	Not applicable
HERITAGE BANK OF COMMERCE	* Branch	Heritage Bank of Commerce, San Jose, California, to establish a branch office at 1111 Broadway Street, Suite 1650, Oakland, California.	Newspaper:	09/17/2021
			Federal Register:	Not applicable
WESTERN ALLIANCE BANK	PWI	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a public welfare investment of \$36,650,000 in R4 WAB Housing Partners LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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