



FEDERAL RESERVE RELEASE

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

No. 17 Week ending April 27, 2024



Board Actions

None

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

Tennessee State Bank, Pigeon Forge, Tennessee—to establish a branch at 575 West Broadway, Newport, Tennessee.

Withdrawn: April 23, 2024

Kansas City

All Capital Bank, Locust Grove, Oklahoma—to establish a branch at 4500 West Houston Street, Broken Arrow, Oklahoma.

Approved: April 22, 2024

Secretary

State Street Bank and Trust Company, Boston, Massachusetts—to establish a branch at 2323 Grand Boulevard, Kansas City, Missouri.

Approved: April 22, 2024

Bank Holding Companies

Minneapolis

Stearns Financial Services, Inc. Employee Stock Purchase Plan, Saint Cloud, Minnesota—to increase its voting shares of Stearns Financial Services, Inc., Saint Cloud, Minnesota, and thereby indirectly increase its voting shares of Stearns Bank National Association, Saint Cloud, Minnesota; Stearns Bank of Upsala, Upsala, Minnesota; and Stearns Bank of Holdingford, Holdingford, Minnesota.

Approved: April 24, 2024

Philadelphia

Princeton Bancorp Inc, Princeton, New Jersey—to acquire Cornerstone Financial Corporation, Mount Laurel, New Jersey, and thereby indirectly acquire Cornerstone Bank, Moorestown, New Jersey.

Approved: April 22, 2024

Banks, State Member

Atlanta

Regions Bank, Birmingham, Alabama—to make public welfare investments in projects that are eligible for New Markets Tax Credits equal to up to 15 percent of its capital plus surplus, subject to certain conditions; and confirmation that prior approvals to make public welfare investments in community development financial institutions and projects eligible for low-income housing tax credits remain valid.

Approved: April 25, 2024

Change in Bank Control

Kansas City

Orrick Financial Corporation, Orrick, Missouri—Ryan Sullivan and Bryan Adams, both of Mission Hills, Kansas, to establish the Sullivan Adams control group, a group acting in concert, to acquire voting shares of Orrick Financial Corporation and thereby indirectly acquire voting shares of The Bank of Orrick, Orrick, Missouri.

Withdrawn: April 26, 2024

Secretary

Buffalo Bancshares, Inc., Buffalo, Kentucky—Rondal L. Wright Irrevocable Grantor Trust and R. Brent Wright, both of Glasgow, Kentucky, to acquire Buffalo Bancshares, Inc., and thereby indirectly acquire the Bank of Buffalo, Buffalo, Kentucky.

Permitted: April 23, 2024

Extensions of Time

Secretary

Capital One Financial Corporation, McLean, Virginia—extension of comment period until May 31, 2024, for the application to acquire Discover Financial Services, Riverwoods, Illinois, and thereby indirectly acquire Discover Bank, Greenwood, Delaware.

Granted: April 24, 2024

Financial Holding Companies

Kansas City

The Grace Investment Company, Inc., ESOP, and Grace Investment Company, Inc., both of Alva, Oklahoma—election to become financial holding companies.

Effective: April 24, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMETOWN FINANCIAL GROUP MHC	* 3A3 * 3A5	Application submitted by Hometown Financial Group MHC, Easthampton, Massachusetts and Hometown Financial Group, Inc., Easthampton, Massachusetts ("collectively, "Hometown Financial"), for prior approval of the Board of Governors of the Federal Reserve System (the "Board"), pursuant to Section 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended, to merge with North Shore Bancorp, Peabody, Massachusetts and thereby indirectly acquire North Shore Bank, Peabody, Massachusetts, which intends to merge with Abington Bank, Abington, Massachusetts, the wholly-owned subsidiary bank of Hometown Financial Group, Inc.	Newspaper: Federal Register:	Not available Not available
NORTH SHORE BANK, A CO-OPERATIVE BANK	* 18C	North Shore Bank, a Co-operative Bank, Peabody, Massachusetts, seeking the approval of the Federal Reserve Bank of Boston to merge with Abington Bank, Abington, Massachusetts, with North Shore Bank, a Co-operative Bank as the surviving institution, pursuant to Section 18(c) of the Federal Deposit Insurance Act	Newspaper: Federal Register:	Not available Not applicable
NORTH SHORE BANK, A CO-OPERATIVE BANK	Membership	Application by North Shore Bank, a Co-operative Bank, Peabody, Massachusetts, to become a member of the Federal Reserve System pursuant to Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 April 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLDMAN SACHS BANK USA	Public Welfare Investment	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: 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 April 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
ORRSTOWN BANK	* 18C	Peoples Bank, A Codorus Valley Company, York, PA, to merge with and into Orrstown Bank, Shippensburg, PA, pursuant to Section 18c of the FDI Act.	Newspaper:	Not available
			Federal Register:	Not applicable

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District: 3

Federal Reserve Bank of Philadelphia

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NONE					

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 April 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
HARRIS WILLIAMS UK HOLDINGS LLC	Investment	The PNC Financial Services Group, Inc. Newspaper: ("PNC"), on behalf of Harris Williams UK Holdings LLC ("Agreement Corporation"), hereby provides notice ("Notice") to the Board of Governors of the Federal Reserve System ("Federal Reserve") under 12 C.F.R. 211.9(f) of Agreement Corporation's plans to invest \$10 million (the "Investment") into its wholly-owned subsidiaries, Harris Williams & Co. Ltd ("Harris Williams UK"), London, England, and Harris Williams & Co. Corporate Finance Advisors GmbH ("Harris Williams Germany"), Frankfurt, Germany.	Federal Register:

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District: 4

Federal Reserve Bank of Cleveland

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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		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 April 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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353238	CENTRAL ST BK, CALERA, ALABAMA	03/07/2024	09/25/2023	S	Int Small Bank
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank
479839	TENNESSEE ST BK, PIGEON FORGE, TENNESSEE	10/29/2023	06/12/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK IOWA CORPORATION	Change in Bank Control	Notice by Kathryn Paige Duncan, individually and with John Robert Duncan, D. Todd Duncan, Clara Summers Stokes Sukovaty, Amelia Stokes, Kathryn Duncan, all of Lincoln, Nebraska; Carol Dianne Thomas, Drew Duncan Thomas, both of Miami, Florida; Brian Sean Thomas, London, United Kingdom; Blake Alan Thomas, Omaha, Nebraska; Ian Duncan Thompson, Los Angeles, California; Dr. Eric Michael Thompson, Chicago, Illinois; Summers Stokes Irrevocable Trust, Union Bank & Trust, Lincoln, Nebraska, trustee and Summers Stokes, beneficiary; Amelia Stokes Irrevocable Trust, Union Bank & Trust, trustee and Amelia Stokes, beneficiary; and a Minor Child's Irrevocable Trust, Union Bank & Trust, trustee; a group acting in concert to form the Duncan Family Control Group to retain voting shares of Bank Iowa Corporation, and thereby indirectly retain voting shares of Bank Iowa, both of West Des Moines, Iowa.	Newspaper: Federal Register:	Not available 05/15/2024
BANK IOWA CORPORATION	Change in Bank Control	Notice by J. Bradley Barr, Gold Canyon, Arizona, individually and as trustee of each of the J. Bradley Barr Trust, the Harrison D. Clanton Trust and the Drew M. Clanton Trust, all of Gold Canyon, Arizona; a group acting in concert to form the Barr Family Control Group to retain voting shares of Bank Iowa Corporation, and thereby indirectly retain voting shares of Bank Iowa, both of West Des Moines, Iowa.	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
GREENFIELD BANCORPORATIO N, 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

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
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank
2958972	NORTHSTAR BK, BAD AXE, MICHIGAN	07/10/2023	02/06/2023	S	Int Small Bank
448040	OXFORD BK, OXFORD, MICHIGAN	02/16/2024	05/15/2023	S	Int Small Bank
695349	TRI-COUNTY BK, BROWN CITY, MICHIGAN	04/06/2024	08/14/2023	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 April 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CONNECT BANK	Premises	Connect Bank, Star City, Arkansas, to increase its investment in bank premises in the amount of \$900,000	Newspaper: Federal Register:	Not applicable Not applicable

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
856748	CITIZENS BK, BATESVILLE, ARKANSAS	03/30/2024	05/15/2023	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	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

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 April 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 9

Federal Reserve Bank of Minneapolis

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823656	FIRST ST BK SOUTHWEST, PIPESTONE, MINNESOTA	03/18/2024	08/14/2023	O	Int Small Bank
685676	OPPORTUNITY BK OF MT, HELENA, MONTANA	04/29/2024	10/24/2022	O	Int Small Bank

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 April 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHARTER WEST BANK	* Branch (Domestic)	Charter West Bank, West Point, Nebraska, to establish a branch located at 5251 S. 24th Street, Omaha, Nebraska.	Newspaper: Federal Register:	05/11/2024 Not applicable
STOCKTON BANCSHARES, INC.	* 3A3 * 3A5	Stockton Bancshares, Inc., Stockton, Kansas, to merge with Coffeyville Bancorp, Inc., Coffeyville, Kansas, and thereby indirectly acquire Community State Bank, Coffeyville, Kansas.	Newspaper: Federal Register:	Not available 05/28/2024

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/07/2024	08/14/2023	S	Int Small Bank
482053	CITIZENS ST BK, WISNER, NEBRASKA	04/29/2024	02/12/2024	S	Int Small Bank
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

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 April 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
Integrity Bancorp, Inc.	* 3A5	Integrity Bancorp, Inc., Houston, Texas, to become a bank holding company by acquiring Integrity Bank SSB, Houston, Texas (In Organization)	Newspaper: Federal Register:	Not available 05/28/2024
THIRD COAST BANK	* Branch (Domestic)	Third Coast Bank, Humble, Texas -- to establish a branch at 800 Gessner Road, Suite 250, Houston, Texas.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 April 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANCSHARES, INC.	Change in Bank Control	Change in Bank Control Notice filed by Krystal Burge, Kingman, Arizona, individually; Everett Burge, Kingman, Arizona, individually; The Burge Living Trust Dated September 28, 1994, Krystal Burge and Everett Burge, Trustees, Kingman, Arizona; Amber Kay Burge, Kingman, Arizona; Chad Everett Burge, Prescott, Arizona; Everett Burge Dynasty Trust, Krystal Burge and Everett Burge, Trustees, Kingman, Arizona; Aaron Dean Dynasty, LLC, Krystal Burge and Everett Burge, Managing Directors, Kingman, Arizona; Tiffany Rae Zee Burge or Tiffany Oder, Paradise Valley, Arizona; Mark Peterson, Paradise Valley, Arizona, individually; Kara Peterson, Paradise Valley, Arizona, individually; The M & K Peterson Living Trust Dated November 17, 1998 and Any Amendments Thereto, Mark T. Peterson and Kara E. Peterson, Trustees, Paradise Valley, Arizona; and The Kara Peterson Dynasty Trust, Mark T. Peterson and Kara E. Peterson, Trustees, Paradise Valley, Arizona; together, the Burge-Peterson Family Control Group, a group acting in concert; to acquire additional voting shares of Community Bancshares, Inc., and thereby indirectly acquire voting shares of Mission Bank, both of Kingman, Arizona.	Newspaper: Federal Register:	Not available 05/14/2024

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
GBANK FINANCIAL HOLDINGS INC.	Change in Bank Control	Change in Bank Control Notice filed by Alfred Lee Finley and Susan N. Finley, Fort Worth, Texas, to retain and acquire additional voting shares of GBank Financial Holdings Inc., and thereby indirectly acquire shares of GBank, both of Las Vegas, Nevada. ALF Operating Partners, Alfred Lee Finley, Partner, Fort Worth, Texas, to join the Finley Family Group, a group acting in concert, to retain voting shares of GBank Financial Holdings Inc., and thereby indirectly retain shares of GBank, both of Las Vegas, Nevada.	Newspaper: Federal Register:	Not available 05/10/2024

District: 12

Federal Reserve Bank of San Francisco

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