



FEDERAL RESERVE RELEASE

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

No. 18 Week ending May 4, 2024



## Board Actions

### Regulations and Policies

Fedwire Funds Service and National Settlement Service (NSS)—proposal and request for comment to expand the operating days of the Fedwire Funds Service and NSS.

Approved: May 1, 2024

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## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Dallas*

Texas Regional Bank, Harlingen, Texas—to establish a branch at 601 Main Street, Kerrville, Texas.  
Approved: April 29, 2024

#### *St. Louis*

Southern Bank, Poplar Bluff, Missouri—to establish a branch at 5228 South Lindbergh Boulevard, St. Louis, Missouri.  
Returned: May 1, 2024

### Bank Holding Companies

#### *Atlanta*

CCB Bancorp, Inc., Athens, Georgia—to become a bank holding company by acquiring outstanding shares of Classic City Bank, Athens, Georgia.  
Withdrawn: May 2, 2024

#### *St. Louis*

LBT Bancshares, Inc., Litchfield, Illinois—waiver of application to merge with Security Bancshares, Inc., and thereby indirectly acquire Security National Bank, both of Witt, Illinois, in connection with the merger of Security National Bank with and into Bank & Trust Company, Litchfield, Illinois.  
Granted: April 29, 2024

### Bank Mergers

#### *St. Louis*

Bank of Salem, Salem, Arkansas—to merge with Security Bank, Stephens, Arkansas, and to retain the acquired facility as a branch.  
Approved: May 3, 2024

### Bank Premises

#### *St. Louis*

Connect Bank, Star City, Arkansas—to increase its investment in bank premises.  
Approved: May 3, 2024

### Banks, State Member

#### *Chicago*

Ally Bank, Sandy, Utah—to make two public welfare investments.  
Approved: May 1, 2024

#### *New York*

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.  
Approved: April 30, 2024

**Secretary**

Manufacturers and Traders Trust Company, Buffalo, New York—to make a public welfare investment.

Approved: May 1, 2024

**Change in Bank Control****Chicago**

Charlevoix First Corporation, Charlevoix, Michigan—Dana Hodgson, Beaver Island, Michigan, and Lucas Michna, Ann Arbor, Michigan, to join the Hodgson Family Control Group, a group acting in concert, to retain voting shares of Charlevoix First Corporation and thereby indirectly retain voting shares of Charlevoix State Bank, Charlevoix, Michigan.

Permitted: May 1, 2024

**Dallas**

Hill Country Bancshares, Inc., Llano, Texas—Heath J. Buttery, McLean, Virginia; the Brenda Ann Buttery Durst GST Exempt Trust; Brenda Ann Buttery Durst, individually, and as trustee; the Jean Buttery Wallace GST Exempt Trust No. 2, Jean Buttery Wallace, as trustee; the John David Buttery GST Exempt Trust, John D. Buttery, individually, and as trustee; and the William Henry Buttery GST Exempt Trust, William H. Buttery, individually, and as trustee, all of Llano, Texas; as members of the Buttery Family Group, a group acting in concert, to retain voting shares and thereby control of Hill Country Bancshares, Inc., and indirectly retain voting shares of Llano National Bank, Llano, Texas.

Permitted: April 29, 2024

**Kansas City**

Citizens National Corporation, Wisner, Nebraska—the Kathleen Albers Irrevocable Grantor Trust dated November 20, 2012, and the Kathleen Albers Citizens National Corporation Trust " S," Jeffrey Albers, individually and as co-trustee; and Matthew Albers and Holly Schroeder, as co-trustees; all of Wisner, Nebraska; to join the Albers Family Group, a group acting in concert, to retain voting shares of Citizens National Corporation and thereby indirectly retain voting shares of Citizens State Bank, Wisner, Nebraska.

Permitted: April 29, 2024

Citizens National Corporation, Wisner, Nebraska—Amy Skovsende, Omaha, Nebraska; Kayla Roth Kuxhausen, West Point, Nebraska; Traci Ebel, Wisner, Nebraska; and Tyler Roth, Bucyrus, Kansas; to become members of the Roth family control group, a group acting in concert, to retain voting shares of Citizens National Corporation and thereby indirectly retain voting shares of Citizens State Bank, Wisner, Nebraska.

Permitted: April 29, 2024

Farmers State Bancshares, Inc., Dodge, Nebraska—Ashlie D. Hadden, Kearney, Nebraska, to join the Stull Family Control Group, a group acting in concert, to acquire voting shares of Farmers State Bancshares, Inc., and thereby indirectly acquire voting shares of Nebraska Bank, Dodge, Nebraska.

Permitted: May 1, 2024

**Minneapolis**

Stearns Financial Services, Inc., St. Cloud, Minnesota—the Estate of Norman C. Skalicky, Maple Grove, Minnesota; the Norman C. Skalicky Revocable Trust u/a/d July 10, 2002, Las Vegas, Nevada; Kelly A. Skalicky, Las Vegas, Nevada, as personal representative of the Estate of Norman C. Skalicky and trustee of the Norman C. Skalicky Revocable Trust u/a/d July 10, 2002; to join a group acting in concert, to retain voting shares of Stearns Financial Services, Inc., St. Cloud, Minnesota, and thereby indirectly retain voting shares of Stearns Bank National Association, St. Cloud, Minnesota; Stearns Bank of Upsala, National Association, Upsala, Minnesota; and Stearns Bank of Holdingford, National Association, Holdingford, Minnesota.

Permitted: April 29, 2024

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

First Union Financial Corporation, Monticello, Arkansas—Zach John Scott McClendon; the Zach John Scott McClendon Irrevocable Trust, Zach John Scott McClendon as trustee; Robin Ann McClendon; the Robin Ann McClendon Irrevocable Trust, Robin Ann McClendon as trustee; and the Zach McClendon, Jr. Trust, Zach McClendon, Jr. as trustee, all of Monticello, Arkansas; to establish a family control group and to retain voting shares of First Union Financial Corporation, and thereby indirectly retain voting shares of Union Bank & Trust Company, Monticello, Arkansas.

Permitted: May 2, 2024

## **Extensions of Time**

### ***Atlanta***

Synovus Bank, Columbus, Georgia—extension to May 31, 2024, to establish branches at 6801 Flat Rock Road, Columbus, Georgia; 304 20th Street South, Birmingham, Alabama; and 205 20th Street North, Birmingham, Alabama.

Granted: May 2, 2024

## **Supervision and Regulation**

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

Ally Financial Inc., Detroit, Michigan, and Ally Bank, Sandy, Utah—request to treat a credit-linked-note transaction and certain substantially identical credit-linked-note transactions as synthetic securitizations under Regulation Q.

Approved: May 2, 2024

Truist Financial Corporation, Charlotte, North Carolina—to make certain capital distributions under the capital plan rule.

Approved: May 2, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 4, 2024

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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

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\* 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.

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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>
1008674	READING CO-OP BK, READING, MASSACHUSETTS	02/11/2024	07/31/2023	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 May 4, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
DIME COMMUNITY BANK	* Branch (Domestic)	Dime Community Bank, Bridgehampton, New York, to establish a branch office to be located at 55 Church Street, Suite 430, White Plains, New York.	Newspaper: Federal Register:	05/17/2024 Not applicable
NEW YORK COMMUNITY BANCORP, INC.	Change in Bank Control	Liberty Strategic Capital (CEN) Holdings, LLC; Liberty 77 Capital L.P., as the investment manager of Liberty Strategic Capital (CEN) Holdings, LLC; Liberty 77 Capital Partners L.P., the general partner of Liberty 77 Capital L.P.; Liberty Capital L.L.C., the general partner of Liberty 77 Capital Partners L.P.; STM Partners LLC, which indirectly controls Liberty Strategic Capital (CEN) Holdings, LLC, and Liberty 77 Capital L.P.; and Mr. Steven T. Mnuchin, the President of STM Partners LLC and managing partner of Liberty 77 Capital, L.P., all of Washington, DC, each individually and together as a group acting in concert, to acquire voting shares of New York Community Bancorp, Inc., Hicksville, New York, and thereby indirectly acquire voting shares of Flagstar Bank, National Association, Hicksville, New York.	Newspaper: Federal Register:	05/18/2024 Not available

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**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

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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: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 4, 2024

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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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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

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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

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending May 4, 2024**

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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: 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

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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 May 4, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period
JOHN MARSHALL BANK	* Branch (Domestic)	John Marshall Bank, Reston, Virginia, to establish a branch facility to be located at 540 Fort Evans Road, Suite 100, Leesburg, Virginia.	Newspaper: 05/16/2024 Federal Register: Not applicable

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\* Subject to the provisions of the Community Reinvestment Act

**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

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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 May 4, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
LOWNDES BANCSHARES, INC.	* 3A5 * 3A3	Lowndes Bancshares, Inc., Valdosta, Georgia, to merge with FMB Bancshares, Inc., and therefore indirectly acquire its subsidiary, Farmers and Merchants Bank, both of Lakeland, Georgia.	Newspaper: Federal Register:	06/06/2024 06/10/2024
UNITED BANK CORPORATION	Listed DeNovo	United Bank Corporation, Barnesville, Georgia, to make one or more loans to the United Bank Corporation Employee Stock Ownership Plan Trust, and thereby directly 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 05/22/2024
United Bank Corporation Employee Stock Ownership Plan Trust	* 3A1	The United Bank Corporation Employee Stock Ownership Plan Trust, Barnesville, Georgia, to become a bank holding company by acquiring at least 30 percent of the voting shares of United Bank Corporation, Barnesville, Georgia, and thereby indirectly acquiring shares of United Bank, Zebulon, Georgia.	Newspaper: Federal Register:	06/01/2024 06/06/2024

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

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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>
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

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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 May 4, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah, for prior approval to make up to a n investment, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah to make an investment pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
BANK IOWA CORPORATION	Change in Bank Control	Notice by Kathryn Paige Duncan, John Robert Duncan, D. Todd Duncan, Clara Summers Stokes Sukovaty, Amelia Stokes, Kathryn Duncan, the Summers Stokes Irrevocable Trust, Union Bank & Trust, as trustee, and Clara Summers Stokes Sukovaty, as beneficiary, the Amelia Stokes Irrevocable Trust, Union Bank & Trust, as trustee, and Amelia Stokes, as beneficiary, and a Minor Child's Irrevocable Trust, Union Bank & Trust, as trustee; all of Lincoln, Nebraska; Carol Dianne Thomas and Drew Duncan Thomas, both of Miami, Florida; Brian Sean Thomas, London, United Kingdom; Blake Alan Thomas, Omaha, Nebraska; Ian Duncan Thompson, Los Angeles, California; and Dr. Eric Michael Thompson, Chicago, Illinois; a group acting in concert, to form the Duncan Family Control Group 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

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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 May 4, 2024**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
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
SJS 1993 Irrev Dynasty Trust & 1993 LT Dynasty Trust	* Unitary Formation	The Scott J. Seligman 1993 Long Term Irrevocable Dynasty Trust and the Scott J. Seligman 1993 Irrevocable Dynasty Trust, both of Sioux Falls, South Dakota; Harry S. Stern, San Francisco, California, as trustee; to register as savings and loan holdings companies and retain shares of Sterling Bancorp, Inc., and thereby retain shares of Sterling Bank and Trust, FSB, both of Southfield, Michigan.	Newspaper: Federal Register:	Not available Not available

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 4, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
WINTRUST FINANCIAL CORPORATION	* 3A5	Wintrust Financial Corporation, Rosemont, Illinois, through its merger subsidiary, Leo Subsidiary LLC, a Michigan limited liability company, to merge with Macatawa Bank Corporation, Holland, Michigan, and thereby indirectly acquire Macatawa Bank, Holland, Michigan. Following the merger of Leo Subsidiary LLC with Macatawa Bank Corporation, Leo Subsidiary LLC will merge with and into Wintrust Financial Corporation.	Newspaper: Federal Register:	Not available Not available
WISCONSIN MUTUAL BANCORP, MHC	* Full Conversion * 3A1	Wisconsin Mutual Bancorp, MHC, Kaukauna, Wisconsin seeking to convert from a mutual holding company to stock form pursuant to subpart E of Regulation MM/section 10(o) of HOLA. In addition, EWSB Bancorp, Inc., Kaukauna, Wisconsin, a newly formed Maryland corporation, to become a BHC through the acquisition of 100 percent of the voting shares of East Wisconsin Savings Bank, Kaukauna, Wisconsin pursuant to section 3(a)(1) of the BHC Ac	Newspaper: Federal Register:	06/07/2024 Not available

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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
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**

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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 May 4, 2024**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SOUTHERN BANK	* Branch (Domestic)	Southern Bank, Poplar Bluff, Missouri, to establish a branch facility to be located at 5228 S. Lindbergh Boulevard, St. Louis, Missouri	Newspaper: Federal Register:	05/01/2024 Not applicable
SOUTHERN BANK	* Branch (Domestic)	Southern Bank, Poplar Bluff, Missouri, to establish a branch facility to be located at 5228 S. Lindbergh Boulevard, St. Louis, Missouri	Newspaper: Federal Register:	05/20/2024 Not applicable

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\* Subject to the provisions of the Community Reinvestment Act

**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
137447	FNB CMNTY BK, VANDALIA, ILLINOIS	11/03/2023	07/24/2023	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

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
49241	RELYANCE BK, WHITE HALL, ARKANSAS	

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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 May 4, 2024**

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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**

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>
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

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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 May 4, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
EQUITY BANK	* Branch (Domestic) * 18C	Equity Bank, Andover, Kansas, to merge with Kansasland Bank, Quinter, Kansas, and incident thereto, establish branches in Quinter and Americus, all in Kansas.	Newspaper: Federal Register:	06/05/2024 Not applicable
One America Bancorp, Inc.	* 3A1	One America Bancorp, Inc., Dallas, Texas, to become a bank holding company through the acquisition of The Hopeton State Bank, Hopeton, Oklahoma.	Newspaper: Federal Register:	Not available Not available
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

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

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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>
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**

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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 May 4, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas, to establish a branch at 7101 E. William Cannon Drive, Austin, Texas.	Newspaper: Federal Register:	Not available Not applicable
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

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\* 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.

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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>
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	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: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 4, 2024

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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

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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 May 4, 2024

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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

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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.

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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