



FEDERAL RESERVE RELEASE

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

No. 4 Week ending January 25, 2025

Board Actions

Enforcement

Marblehead Bancorp and Marblehead Bank, both of Marblehead, Ohio—written agreement dated December 14, 2023, terminated January 17, 2025.

Announced: January 23, 2025

Forms

FR 2034—initial Board review to extend without revision the Senior Credit Officer Opinion Survey on Dealer Financing Terms.*

Approved: January 14, 2025

*Addition

FR 3066—final Board review to extend without revision the Federal Reserve Payments Study.*

Approved: January 14, 2025

*Addition

FR II—initial Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Regulation II.*

Approved: January 14, 2025

*Addition

Other Actions

Network of Central Banks and Supervisors for Greening the Financial System (NGFS)—withdrawal of the Federal Reserve Board from membership in the NGFS.*

Approved: January 16, 2025

*Addition

Personnel

Office of Inspector General—appointment of John Weismiller as assistant inspector general.*

Approved: January 16, 2025

*Addition

Regulations and Policies

BGFRS-4—notice of a modified system of records, BGFRS-4, " FRB--General Personnel Records." *

Approved: January 16, 2025

*Addition

BGFRS/OIG-1—notice of a modified system of records, BGFRS/OIG-1, " FRB--OIG Investigative Records." *

Approved: January 16, 2025

*Addition

BGFRS/OIG-2—notice of a modified system of records, BGFRS/OIG-2, " Office of Inspector General (OIG)

Personnel Records." *

Approved: January 16, 2025

*Addition

Actions Under Delegated Authority

Bank Holding Companies

Atlanta

Builtwell Bancorp, Inc., Chattanooga, Tennessee—to merge with Bradley County Financial Corp. and thereby indirectly acquire Bank of Cleveland, both of Cleveland, Tennessee.

Approved: January 23, 2025

Chicago

Backlund Investment Co. Employee Stock Ownership Plan, Peoria Heights, Illinois—(1) to become a bank holding company by acquiring Backlund Investment Co., Peoria Heights, Illinois, and thereby indirectly acquire Better Banks, Peoria, Illinois, and State Street Bank and Trust Company, Quincy, Illinois, and (2) election to become a financial holding company.

Approved: January 24, 2025

Foresight Financial Group, Inc., Winnebago, Illinois—waiver of application in connection with the merger of its subsidiary banks.

Granted: January 22, 2025

Dallas

JSA Family Limited Partnership and Jane Austin Chapman Limited Partnership, L.P., both of Jacksonville, Texas; Jane Austin Chapman Management Company, L.C., Frankston, Texas; and Austin Bancorp, Inc., Jacksonville, Texas (collectively, the acquirers)—waiver of application in connection with the merger of The Chasewood Bank, Houston, Texas, with and into the acquirers' subsidiary bank, Austin Bank, Texas National Association, Jacksonville, Texas.

Granted: January 22, 2025

Banks, State Member

Chicago

Independent Bank, Grand Rapids, Michigan—to make a public welfare investment.*

Approved: January 16, 2025

*Addition

San Francisco

Westamerica Bank, San Rafael, California—to make a public welfare investment.*

Approved: January 16, 2025

*Addition

Change in Bank Control

Chicago

Backlund Investment Co., Peoria Heights, Illinois—the Consolidated Amendment and Restatement of the Backlund Better Bank Revocable Living Trust and the B.F. Backlund Revocable Trust, the Backlund Family Trust, the Steve E. Backlund Restated Revocable Trust Agreement, Steve E. Backlund, as trustee, all of Peoria Heights, Illinois; the Backlund Investment Co. Employee Stock Ownership Plan and Trust, Steve E. Backlund, Tera R. Backlund, James P. Ghiglieri, III, Melissa L. May, Robert D. Mowrer, Jr., Timothy H. Peterson, and H. Scott Smith, as co-trustees, all of Peoria Heights, Illinois; Robert D. Mowrer, Jr., Aledo, Texas; Michael E. Peterson and Helene M. Peterson, both of Peoria, Illinois; and Timothy H. Peterson, Dunlap, Illinois; as a group acting in concert, to retain voting shares of Backlund Investment Co. and thereby indirectly retain voting shares of Better Banks, Peoria, Illinois, and State Street Bank and Trust Company, Quincy, Illinois.

Permitted: January 24, 2025

Kansas City

Sturm Financial Group, Inc., Denver, Colorado—the DLS SFG Marital Trust UTA The Donald L. Sturm Trust dated 4-22-1994, as amended, and The Donald L. Sturm SFG Trust UTA The Donald L. Sturm Trust dated 4-22-1994, as amended, Susan M. Sturm, Stephen F. Sturm, and Emily S. Ehrens as co-trustees of both trusts, all of Denver, Colorado; to join the Sturm Family Control Group, a group acting in concert, to retain voting shares of Sturm Financial Group, Inc., and thereby indirectly retain voting shares of ANB Bank, Denver, Colorado. Susan M. Sturm, Stephen F. Sturm, and Emily S. Ehrens, all individually, were previously permitted by the Reserve Bank to become members of the Sturm Family Control Group.

Permitted: January 24, 2025

St. Louis

Milco Bancorporation, Inc., Iberia, Missouri—the Richard and Beth Wright Trust, Richard Wright and Beth Wright as trustees, all of Iberia, Missouri, to join a group acting in concert, to retain voting shares of Milco Bancorporation, Inc., and thereby indirectly retain voting shares of Bank of Iberia, Iberia, Missouri.

Permitted: January 23, 2025

Warren Bank and Trust Company, Warren, Arkansas—Thomas Marion Frazer, Warren, Arkansas, to acquire additional voting shares of Warren Bank and Trust Company.

Permitted: January 21, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 1

Federal Reserve Bank of Boston

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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
447100	CORNERSTONE BK, SPENCER, MASSACHUSETTS	07/06/2024	03/04/2024	S	Int Small Bank
1008674	READING CO-OP BK, READING, MASSACHUSETTS	02/11/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of 2025 () and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
NEEDHAM BK	NEEDHAM, MASSACHUSETTS	First Quarter of 2025
PROFILE BK	ROCHESTER, NEW HAMPSHIRE	First Quarter of 2025
SOUTH SHORE BK	SOUTH WEYMOUTH, MASSACHUSETTS	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending January 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKWELL FINANCIAL GROUP, INC.	Change in Bank Control	Lawrence B. Seidman, Wayne, New Jersey; Seidman and Associates, LLC, Seidman Investment Partnership, LP, and Seidman Investment Partnership II, LP, all of Parsippany, New Jersey; Broad Park Investors, LLC, and Chewe Goey Cookies, LP, both of Livingston, New Jersey; LSBK06-08, LLC, Palm Beach, Florida; Allison B. Hammer, Towaco, New Jersey; and Erica J. Fishman, Franklin Lakes, New Jersey; and four trusts for the benefit of minor children, Erica J. Fishman and Craig Fishman as trustees, all of Franklin Lakes, New Jersey; Allison B. Hammer, individually and as a trustee of the aforementioned trustees, Towaco, New Jersey; as a group acting in concert, to acquire additional voting shares of Bankwell Financial Group, Inc., and thereby indirectly acquire voting shares of Bankwell Bank, both of New Canaan, Connecticut.	Newspaper: Federal Register:	02/15/2025 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	08/18/2024	01/16/2024	NI	Int Small Bank
722816	SOLVAY BK, SOLVAY, NEW YORK	02/04/2024	06/26/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of 2025 () and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
GOLDMAN SACHS BK USA	NEW YORK, NEW YORK	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending January 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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3603961	VICTORY BK, LIMERICK, PENNSYLVANIA	06/14/2024	07/10/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of 2025 () and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

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 January 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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NONE					

CRA Examinations scheduled for Quarter of 2025 () and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
OHIO VALLEY BK CO	GALLIPOLIS, OHIO	First Quarter of 2025
ST HENRY BK	SAINT HENRY, OHIO	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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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
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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
3567269	SELECT BK, FOREST, VIRGINIA	06/01/2024	04/17/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of 2025 () and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
MCKENNEY BR	MCKENNEY, VIRGINIA	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending January 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
GULF ATLANTIC BANK	* Branch (Domestic)	Gulf Atlantic Bank intends to open a branch at 1120 SE 17th Street, Ocala, Florida 34471.	Newspaper:	02/04/2025
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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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

CRA Examinations scheduled for Quarter of 2025 () and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
AUBURNBANK	AUBURN, ALABAMA	First Quarter of 2025
COPIAH BK	HAZLEHURST, MISSISSIPPI	First Quarter of 2025
REGIONS BK	BIRMINGHAM, ALABAMA	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
AGCOM HOLDINGS, INC.	Change in Bank Control	Notice by Bradley C. Hanson, Sioux Falls, SD, to acquire voting shares of AgCom Holdings, Inc., Maxwell, Iowa and thereby indirectly acquire control of Maxwell State Bank, Maxwell, Iowa.	Newspaper: Federal Register:	Not available 10/09/2024
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah, requests prior approval to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
BANK	* 18C * 3A3 * Branch (Domestic)	BANK, Wapello, Iowa to merge with First Trust and Savings Bank, Coralville, Iowa, and thereby establish branches at 1831 2nd Street, Coralville, Iowa and 102 Augusta Avenue, Oxford, Iowa.	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 January 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHOICEONE BANK	* 18C * Branch (Domestic)	ChoiceOne Bank, Sparta, Michigan to merge with The State Bank, Fenton, Michigan, pursuant to section 18c of the Federal Deposit Insurance Act. As a result of the merger, ChoiceOne Bank will establish branches located at: 175 N. Leroy Street, Fenton, Michigan; 8412 Main Street, Birch Run, Michigan; 134 N. First Street, Brighton, Michigan; 12771 Brady Road, Chesaning, Michigan; 31000 Northwestern Highway, Suite 150, Farmington Hills, Michigan; 615 S. Saginaw Street, Flint, Michigan; 1401 E. Hill Road, Grand Blanc, Michigan; 7606 S. Saginaw Street, Grand Blanc, Michigan; 12005 Michigan Avenue, Grass Lake, Michigan; 4043 Grange Hall Road, Holly, Michigan; 107 Main Street, Linden, Michigan; 200 W. State Street, Montrose, Michigan; 201 N. Main Street, Munith, Michigan; 9380 Genesee Street, New Lothrop, Michigan; 218 S. Washington Avenue, Saginaw, Michigan; 15095 Silver Parkway, Fenton, Michigan; 207 S. Saginaw Street, St. Charles, Michigan; 5101 M-106, Stockbridge, Michigan; 7590 Gratiot Road, Saginaw, Michigan; and 18005 Silver Parkway, Fenton, Michigan, pursuant to section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available Not applicable
FIRST FARMERS BANK & TRUST CO.	* Branch (Domestic)	First Farmers Bank & Trust, Converse, Indiana to establish a branch located at 175 South Rangeline Road, Suite 130, Carmel, Indiana	Newspaper: Federal Register:	02/06/2025 Not applicable
MORNING SUN BANK CORP.	* 3A3	Morning Sun Bank Corp., Morning Sun, Iowa to acquire First Trust and Savings Bank, Coralville, Iowa.	Newspaper: Federal Register:	Not available 02/27/2025

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District: 7

Federal Reserve Bank of Chicago

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930442	BANK OF PONTIAC, PONTIAC, ILLINOIS	10/25/2024	07/15/2024	S	Int Small Bank
711548	CHELSEA ST BK, CHELSEA, MICHIGAN	06/10/2024	02/26/2024	S	Int Small Bank
502746	COMMUNITY ST BK, AVILLA, INDIANA	06/15/2024	03/04/2024	S	Int Small Bank
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

CRA Examinations scheduled for Quarter of 2025 () and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
BANK OF BROADHEAD	BROADHEAD, WISCONSIN	First Quarter of 2025
FIRST BK OF BERNE	BERNE, INDIANA	First Quarter of 2025
ONE CMNTY BK	OREGON, WISCONSIN	First Quarter of 2025
THUMB B&TC	PIGEON, MICHIGAN	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
OLD NATIONAL BANCORP	* 3A5	Old National Bancorp, Evansville, Indiana, to acquire through merger 100 percent of the voting shares of Bremer Financial Corporation, and thereby indirectly acquire Bremer Bank, National Association, both of St. Paul, Minnesota.	Newspaper:	02/22/2025
			Federal Register:	02/27/2025
STARK BANCSHARES, INC.	Change in Bank Control	Notice by Tony Steele, Bentonville, Arkansas, individually and as chairman of the board of Grand Bancorp, Inc., Grove, Oklahoma; Tyler Steele, Carolyn Grimsley, Jill Grimsley, Paul Grimsley, Guy Cable, each of Bentonville, Arkansas; Philip Fletcher, Hiwasse, Arkansas; Kirby Lane, Anderson, Missouri; Tommy Coughlin, Centerton, Arkansas; John Kallenbach and Jim Hacker, each of Bolivar, Missouri; Roland Julian, Rogers, Arkansas; Beverly Jones, Jay, Oklahoma; and Pam Lawson, Grove, Oklahoma, to acquire voting shares of Stark Bancshares, Inc., and thereby indirectly acquire voting shares of LimeBank, both of Bolivar, Missouri	Newspaper:	02/11/2025
			Federal Register:	02/18/2025

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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466754	BANK OF FAYETTE CTY, PIPERTON, TENNESSEE	11/02/2024	07/22/2024	S	Int Small Bank
541857	CARROLL B&T, HUNTINGDON, TENNESSEE	09/27/2024	06/03/2024	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
266945	MONTICELLO BKG CO, MONTICELLO KENTUCKY	01/27/2024	09/05/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of 2025 () and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
BANKTENNESSEE	COLLIERVILLE, TENNESSEE	First Quarter of 2025
CHAMBERS BK	DANVILLE, ARKANSAS	First Quarter of 2025
DIAMOND BK	MURFREESBORO, ARKANSAS	First Quarter of 2025
DIETERICH BK	EFFINGHAM, ILLINOIS	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

CRA Examinations scheduled for Quarter of 2025 () and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
FARMERS & MERCHANTS BK	STUTT GART, ARKANSAS	First Quarter of 2025
FNB OXFORD BK	OXFORD, MISSISSIPPI	First Quarter of 2025
OAKSTAR BK	SPRINGFIELD, MISSOURI	First Quarter of 2025
SOUTHERN BANCORP BK	ARKADELPHIA, ARKANSAS	First Quarter of 2025
STONE BK	MOUNTAIN VIEW, ARKANSAS	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FINLAYSON BANCSHARES, INC.	Change in Bank Control	Gabrielle Pogatchnik, Philadelphia, Pennsylvania, to join the Pogatchnik Family Control Group, a group acting in concert; to retain voting shares of Finlayson Bancshares, Inc., Finlayson, Minnesota, and thereby indirectly retain voting shares of First Independent Bank, Russell, Minnesota, and Northview Bank, Sandstone, Minnesota.	Newspaper: Federal Register:	Not available 01/31/2025

District: 9

Federal Reserve Bank of Minneapolis

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613156	FIRST MT BK, MISSOULA, MONTANA	06/23/2024	09/11/2023	S	Int Small Bank
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 2025 () and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
FARMERS ST BK	VICTOR, MONTANA	First Quarter of 2025
PIONEER BK	MAPLETON, MINNESOTA	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending January 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MISSOURI BANCSHARES, INC.	* 3A5 * 3A3	First Missouri Bancshares, Inc., Brookfield, Missouri, to merge with CCSB Financial Corp, Liberty, Missouri, and thereby indirectly acquire control of Clay County Savings Bank, Liberty, Missouri.	Newspaper: Federal Register:	Not available 02/24/2025

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District: 10

Federal Reserve Bank of Kansas City

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463650	ADAMS B&TC, OGALLALA, NEBRASKA	11/07/2024	08/05/2024	S	Int Small Bank
311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/07/2024	08/14/2023	S	Int Small Bank
862057	BANK OF CMRC, CHANUTE, KANSAS	07/04/2024	04/15/2024	S	Int Small Bank
482053	CITIZENS ST BK, WISNER, NEBRASKA	04/29/2024	02/12/2024	S	Int Small Bank
386450	FIVE POINTS BK, HASTINGS, NEBRASKA	10/14/2024	07/29/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of 2025 () and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
BANK7	OKLAHOMA CITY, OKLAHOMA	First Quarter of 2025
FIRST NORTHERN BK OF WY	BUFFALO, WYOMING	First Quarter of 2025
FIVE POINTS BK	GRAND ISLAND, NEBRASKA	First Quarter of 2025
PEOPLES BK	COLDWATER, KANSAS	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

CRA Examinations scheduled for Quarter of 2025 () and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
UNION ST BK	ARKANSAS CITY, KANSAS	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
RELATIONSHIP FINANCIAL CORPORATION	Change in Bank Control	Notice of change in control by the Charles J. Whelan, Jr. 2024 Trust (Cynthia Ann Whelan, Trustee), Kerrville, Texas and Cynthia Ann Whelan of Kerrville, Texas in her capacity as Trustee, for permission to acquire 10 percent or more of the outstanding shares of Relationship Financial Corporation ("Company"), and indirectly acquire Guadalupe Bank ("Bank"), both of Kerrville, Texas. In addition, Charles Joseph Whelan, Jr., Kerrville, Texas; Cynthia Ann Whelan, Kerrville, Texas; Kevin Joseph Whelan, Kerrville, Texas; Adria Nicole Whelan, Kerrville, Texas; Leslie Whelan White, Austin Texas; and Aaron James White, Austin, Texas, a group acting in concert, have applied to the Federal Reserve Board for permission to retain 10 percent or more of the outstanding shares and thereby control the Company and indirectly Bank.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank
645465	VISTA BK, DALLAS, TEXAS	07/29/2024	04/01/2024	O	Int Small Bank

CRA Examinations scheduled for Quarter of 2025 () and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
BANK & TR SSB	DEL RIO, TEXAS	First Quarter of 2025
FIRST ST BK OF LIVINGSTON	LIVINGSTON, TEXAS	First Quarter of 2025
ORIGIN BK	CHOUDRANT, LOUISIANA	First Quarter of 2025
TEXAS RGNL BK	HARLINGEN, TEXAS	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

CRA Examinations scheduled for Quarter of 2025 () and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
UNITED TX BK	DALLAS, TEXAS	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending January 25, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 12

Federal Reserve Bank of San Francisco

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

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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- 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
3487947	UNIBANK, LYNNWOOD, WASHINGTON	07/05/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of 2025 () and First Quarter of 2025 (January 1, 2025 - March 31, 2025)

Institution	Location	Quarter
PACIFIC PREMIER BK NA	IRVINE, CALIFORNIA	First Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act