



FEDERAL RESERVE RELEASE

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

No. 48 Week ending November 29, 2025

## Board Actions

### Enforcement

Orrstown Bank, Harrisburg, Pennsylvania—consent order of prohibition against Krista Murr, a former institution-affiliated party.

Announced: November 25, 2025

## Actions Under Delegated Authority

### **Banks, State Member**

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

Manufacturers and Traders Trust Company, Buffalo, New York—to make public welfare investments, on a post-notice basis, in properties that are eligible for Federal Low Income Housing Tax Credits up to 15 percent of its capital and surplus, subject to certain conditions.\*

Approved: November 20, 2025

\*Addition

### **Change in Bank Control**

#### ***Secretary***

Alpine Banks of Colorado, Glenwood Springs, Colorado—the Leslie D. Vollbracht Non-Exempt Marital Trust, Bessmer Trust Company, as trustee, New York, New York; Leslie D. Vollbracht and Dana Lynn Vollbracht, both of Centennial, Colorado; Alison Vollbracht Winfield, Seattle, Washington; the Dana Lynn Vollbracht 2012 Trust, Dana Lynn Vollbracht, as trustee, both of Centennial, Colorado; the Alison Vollbracht Winfield 2012 Trust, Alison Vollbracht Winfield, as trustee, both of Seattle, Washington; the AVW Irrevocable Trust, Alison Winfield, as trustee, both of Seattle, Washington; the Katherine Vollbracht Winfield Trust, Bessmer Trust Company, as trustee, New York, New York; the Kirby Franklin Winfield III Trust, Bessmer Trust Company, as trustee, New York, New York; the DLV Irrevocable Trust, Dana Vollbracht, as trustee, both of Centennial, Colorado; and Vollbracht Properties, LLC, Raymond Baker, as manager, both of Denver, Colorado; each a member of the Vollbracht Family Group, a group acting in concert, to retain voting shares of Alpine Banks of Colorado and thereby indirectly retain voting shares of Alpine Bank, Glenwood Springs, Colorado.

Permitted: November 26, 2025

### **Extensions of Time**

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

Fifth Third Bancorp, Cincinnati, Ohio—request for an extension of time to resubmit its capital plan in connection with its proposed acquisition of Comerica Incorporated, Dallas, Texas, and to make certain capital distributions under the capital plan rule.

Approved: November 25, 2025

### **Supervision and Regulation**

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

KeyCorp, Cleveland, Ohio—to make certain capital distributions under the capital plan rule.

Approved: November 24, 2025

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending November 29, 2025**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

---

**District: 1**

**Federal Reserve Bank of Boston**

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

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

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

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

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

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

---

<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>
699105	BLUESTONE BK, RAYNHAM, MASSACHUSETTS	03/02/2025	11/04/2024	S	Int Small Bank
447100	CORNERSTONE BK, SPENCER, MASSACHUSETTS	07/06/2024	03/04/2024	S	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending November 29, 2025**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, 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**

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.

---

<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>
3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	08/18/2024	01/16/2024	NI	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 29, 2025

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
SABINE BANCSHARES, INC.	Change in Bank Control	Kenneth R. Lehman, Fort Lauderdale, Florida; to acquire voting shares of Sabine Bancshares, Inc., and thereby indirectly acquire voting shares of Sabine State Bank and Trust Company, both of Many, Louisiana.	Newspaper: Federal Register:	Not available 12/15/2025

---

**District: 3**

**Federal Reserve Bank of Philadelphia**

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.

---

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

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act



**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending November 29, 2025**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

---

**District: 4**

**Federal Reserve Bank of Cleveland**

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.

---

<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>
504311	GENOA BKG CO, GENOA, OHIO	03/22/2025	05/13/2024	O	Int Small Bank
1017425	KILLBUCK SVGS BK CO, KILLBUCK, OHIO	01/18/2025	07/29/2024	O	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 29, 2025

---

Filer	Filing Type	Filing Proposal	End of Comment Period
BANK OF AMERICA, NATIONAL ASSOCIATION	Investment	Bank of America, National Association, Charlotte, North Carolina, provides prior notice of its intent to invest in Bank of America Europe Designated Activity Company, Dublin, Ireland, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:
FIRST BANK AND TRUST COMPANY, THE	* Branch (Domestic) Premises	The First Bank and Trust Company, Lebanon, Virginia, to establish a branch location at 200 Forest Hills Rd, NW, Wilson, North Carolina, and to increase its investment in bank premises.	Newspaper: 12/03/2025 Federal Register: Not applicable

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

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.

---

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

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 29, 2025

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO INTER, S.A.	Listed Going Concern	Costellis International Limited, Tortola, British Virgin Islands, Inter & Co, Inc., Minas Gerais, Brazil, and Banco Inter S.A., Minas Gerais, Brazil, pursuant to Section 4(c)(8) and Section 4(j) of the Bank Holding Company Act of 1956, to continue to engage in certain permissible nonbanking activities through Inter & Co's subsidiary holding company, Inter US Holding Inc., Miami, Florida, its subsidiaries, Inter & Co Securities LLC, Inter US Finance LLC, Inter US Management LLC, and Inter & Co US Advisors LLC, all of Miami, Florida, as well as through Banco Inter's subsidiary, Inter & Co Payments, Inc., Miami, Florida.	Newspaper:	Not applicable
			Federal Register:	Not available
PINNACLE FINANCIAL CORPORATION	* 3A3 * 3A5	Pinnacle Financial Corporation, Elberton, Georgia; to merge with Morris State Bancshares, Inc., and thereby indirectly acquire Morris Bank, both of Dublin, Georgia.	Newspaper:	12/29/2025
			Federal Register:	Not available

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

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.

---

<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>
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 29, 2025

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARTHUR R. MURRAY, INC.	Change in Bank Control	The Murray Family Trust, dated December 28, 2015, with Citizens State Bank, Trustee, and Arthur R. Murray, III all of Milford, Illinois, and Christopher Murray of Baldwin, Illinois, with voting rights; Arthur R. Murray, III, individually and as executor of the Estate of Phyllis. M. Murray; and together with Christopher Murray, to form the Murray Family Group; to acquire control of Arthur Murray, Inc of Milford, Illinois and indirectly acquire Citizens State Bank, Milford, Illinois and Dewey Bank, Dewey, Illinois.	Newspaper: Federal Register:	Not available Not available
CAPRA FINANCIAL, INC.	Change in Bank Control Other Bank Filing	Fuller Family Holdings LLLP, Dubuque, Iowa, a qualified family partnership; Alison J. Fuller 2025 GST Trust, Lynn H. Fuller as trustee, and the Lynn H. Fuller Family GST Trust, Thomas J. Fuller as trustee, as limited partners of Fuller Family Holdings LLLP, all of Dubuque, Iowa; and Thomas Fuller Family Holdings LLLP, Dubuque, Iowa, a qualified family partnership, to become members of the Fuller Family Group, a group acting in concert, to acquire voting shares of Capra Financial, Inc. and thereby indirectly acquire voting shares of Capra Bank, both of Dubuque, Iowa.	Newspaper: Federal Register:	Not available Not available

---

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending November 29, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST ILLINOIS CORPORATION	Change in Bank Control	The Leon J. Mizeur Roth IRA; the Leon J. Mizeur IRA; the Leon J. Mizeur Trust, with Leon J. Mizeur as trustee; Robert T. Mizeur; the Robert T. Mizeur IRA; the Ellen A. Mizeur Trust, with Ellen A. Mizeur as trustee; Mary Mizeur; Peter J. Bolt; Lisa A. Bolt; Susan C. Faivre; Samuel T. Faivre; Seth J. Faivre; Ella C. Faivre; Andrew Bolt; Daniel Bolt; Mary C. Mizeur; Anne K. Mizeur; and other minor children, all of Springfield, Illinois, a group acting in concert, to retain voting shares of First Illinois Corporation and thereby indirectly retain voting shares of HPB Holdings, Inc. and Hickory Point Bank and Trust, all of Decatur, Illinois.	Newspaper: Federal Register:	Not available 11/28/2025
FIRST ILLINOIS CORPORATION	Change in Bank Control	David W. Rathje, Decatur, Illinois; Kelly S. Rathje Brandon, Decatur, Illinois; the Jonathan 2012 Irrevocable Trust, with Kelly S. Rathje Brandon and David W. Rathje as co-trustees, all of Decatur, Illinois; the Lauren 2012 Irrevocable Trust, with Kelly S. Rathje Brandon and David W. Rathje as co-trustees, all of Decatur, Illinois; David J. Rathje, Decatur, Illinois; Rachel O. Rathje, Decatur, Illinois; and David J. Rathje, Fort Meyers, Florida, a group acting in concert, to retain voting shares of First Illinois Corporation and thereby indirectly retain voting shares of HPB Holdings, Inc. and Hickory Point Bank and Trust, all of Decatur, Illinois.	Newspaper: Federal Register:	Not available Not available
HALBUR BANCSHARES, INC.	Change in Bank Control	James J. White, Westside, Iowa to acquire voting shares of Halbur Bancshares, Inc., Westside, Iowa and thereby indirectly acquiring voting shares of Westside State Bank, Westside, 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 November 29, 2025

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
SECURITY FINANCIAL, INC.	Change in Bank Control	Todd M. Madson Family Trust Dated May 21, 2024, Jefferson, Iowa, Cheri S. Delay, Jefferson, Iowa, Mark S. Larson, Rushford, Minnesota, Pamela S. Larson, Nashville, Tennessee, Lucus J. Lautner, Urbandale, Iowa, Michael T. Licht, Fort Dodge, Iowa, Bret A. Madson, Jefferson, Iowa, Marie A. Madson Trust, Fairfax Station, Virginia, Roxanne L. Madson, Lee's Summit, Missouri and Debra L. Swift, Warren, Connecticut to retain voting shares of Security Financial, Inc., Farnhamville, Iowa and thereby indirectly retain voting shares of Security Savings Bank, Gowrie, Iowa.	Newspaper: Federal Register:	11/04/2025 Not available

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

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.

---

<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>
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
724744	GNB BK, GRUNDY CENTER, IOWA	02/08/2025	11/18/2024	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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending November 29, 2025**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

---

**District: 8**

**Federal Reserve Bank of St. Louis**

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.

---

<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>
261940	ANSTAFF BK, GREEN FOREST, ARKANSAS	02/28/2025	11/12/2024	S	Int Small Bank
168571	ARMOR BK, FORREST CITY, ARKANSAS	01/19/2025	10/15/2024	S	Int Small Bank
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
114840	FIRST ST BK, RUSSELLVILLE, ARKANSAS	03/22/2025	12/02/2024	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
909055	PEOPLES B&TC CO, TROY, MISSOURI	07/28/2024 04/22/2024
3350724	SIGNATURE BK, FAYETTEVILLE, ARKANSAS	02/16/2025 10/15/2024

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending November 29, 2025**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

---

**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.

---

<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>
613156	FIRST MT BK, MISSOULA, MONTANA	06/23/2024	09/11/2023	S	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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 29, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST SOUTHWEST BANCORPORATION, INC.	Change in Bank Control	Jennifer J. Ostenson, Longmont, Colorado, to retain voting shares of First Southwest Bancorporation, Inc. ("Company"), and thereby indirectly retain voting shares of First Southwest Bank ("Bank"), both of Alamosa, Colorado. In addition, Robert C. Hummel Bank Stock Marital Trust, as Jennifer J. Ostenson, trustee, Longmont, Colorado, to join the Hummel Family Group, a group acting in concert, to retain voting shares of Company, and thereby indirectly retain voting shares of Bank.	Newspaper: Federal Register:	Not available 12/11/2025
FIRSTSUN CAPITAL BANCORP	* 3A5 * 3A3	FirstSun Capital Bancorp, Denver, Colorado, to merge with First Foundation, Inc., Irving, Texas, and thereby indirectly acquire First Foundation Bank, Irvine, California.	Newspaper: Federal Register:	12/26/2025 01/05/2026
LEGACY FINANCIAL, INC.	Change in Bank Control	David J. Mann Family Trust, David J. Mann, as trustee; Barrett David Mann Gift Trust, Shane A. Mann, as trustee; and Carson Gale Mann Gift Trust, Shane A. Mann, as trustee, all of Quinter, Kansas; Reid Richard Crouse Gift Trust, Tara J. Mann Crouse, as trustee, both of Colby, Kansas; Quincy Caroline Mann Gift Trust, Tracey R. Mann, as trustee; David Austin Mann Gift Trust, Tracey R. Mann, as trustee; Whitney Beata Mann Gift Trust, Tracey R. Mann, as trustee; and Elizabeth Lorraine Mann Gift Trust, Tracey R. Mann, as trustee, all of Salina, Kansas, to join the Floyd Family Group, a group acting in concert, to acquire voting shares of Legacy Financial, Inc., Johnson, Kansas, and thereby indirectly acquire voting shares of Dream First Bank, National Association, Syracuse, Kansas.	Newspaper: Federal Register:	Not available 12/03/2025

\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

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.

---

<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>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
396255	SOVEREIGN BK, SHAWNEE, OKLAHOMA	05/01/2025

---

---

\* Subject to the provisions of the Community Reinvestment Act



District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 29, 2025

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
CSBL Acquisition, Inc.	* 3A1	CSBL Acquisition, Inc., San Antonio, Texas to become a bank holding company through the acquisition of Luling Bancshares, Inc. and therefore, Citizens State Bank of Luling, both of Luling, Texas	Newspaper: Federal Register:	Not available 12/24/2025
THIRD COAST BANCSHARES, INC.	* 3A3 * 3A5 * Branch (Domestic) * 18C	Third Coast Bancshares, Inc., Humble, Texas, to acquire Keystone Bancshares, Inc. and Keystone Bank, SSB, both of Bee Cave, Texas. Keystone Bank, SSB, to merge with Third Coast Bank, Humble, Texas, and establish branches at the locations of Keystone Bank, SSB's main office and branches.	Newspaper: Federal Register:	Not available 12/24/2025

---

---

\* 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.

---

<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>
965789	SUSSER BK, DALLAS, TEXAS	02/13/2025	08/26/2024	S	Int Small Bank
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending November 29, 2025**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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.

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.

---

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

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act