



FEDERAL RESERVE RELEASE

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

No. 52 Week ending December 28, 2024



Board Actions

Other Actions

Global Insurance Forums—annual joint report to Congress on engagement in global insurance regulatory or supervisory forums in 2023.*

Published: December 20, 2024

*Addition

Actions Under Delegated Authority

Bank Holding Companies

Director, S&R

Ocean Bankshares, Inc., and Ocean Bank, both of Miami, Florida—request by Agostinho Alfonso Macedo Moncayo, Olga Elizabeth Macedo De Pita, Javier Macedo Rodriguez, Juan Jose De Abreu Macedo, and Carmen Elena De Abreu for relief from certain commitments.*

Granted: December 17, 2024

*Addition

New York

NBT Bancorp Inc., Norwich, New York—waiver of application to acquire Evans Bancorp, Inc., Williamsville, New York, and thereby acquire Evans Bank, National Association (Evans Bank), Angola, New York, in connection with the merger of Evans Bank with and into NBT Bank, National Association, Norwich, New York.*

Granted: December 18, 2024

*Addition

Banks, State Member

Secretary

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

Approved: December 19, 2024

*Addition

Change in Bank Control

Chicago

Bank Iowa Corporation, West Des Moines, Iowa—Kathryn Paige Duncan, Lincoln, Nebraska, to acquire voting shares of Bank Iowa Corporation and thereby indirectly acquire voting shares of Bank Iowa, West Des Moines, Iowa.*

Permitted: December 17, 2024

*Addition

Bank Iowa Corporation, West Des Moines, Iowa—J. Bradley Barr, Gold Canyon, Arizona, individually and as trustee of each of the J. Bradley Barr Trust and the Drew M. Clanton Trust, all of Gold Canyon, Arizona; Drew M. Clanton, Lincoln, Nebraska; Noah Barr, Waukegan, Iowa; and Luke Barr, 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, West Des Moines, Iowa.*

Permitted: December 17, 2024

*Addition

Kansas City

Community First Bancshares, Inc., Butler, Missouri—the Glenn R. Hamilton Trust dated November 20, 1998, Glenn R. Hamilton as trustee, and Marsha Hamilton, all of Butler, Missouri; each a member of the Hamilton Family Control Group, a group acting in concert, to acquire voting shares and thereby control of Community First Bancshares, Inc., and thereby indirectly acquire control of Community First Bank, Butler, Missouri.*

Permitted: December 20, 2024

*Addition

Secretary

Blair Holdings, Inc., Omaha, Nebraska—Clarkson Lauritzen, as trustee of the previously approved John R. Lauritzen Irrevocable Trust and the Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; to retain voting shares of Blair Holdings, Inc. (BHI), and thereby indirectly retain voting shares of Washington County Bank (WCB), Blair, Nebraska. In addition, the John R. Lauritzen 1972 Trust fbo Margaret L. Dodge and Family, First National Bank of Omaha (FNBO) and Margaret Dodge, co-trustees; and the Elizabeth D. Lauritzen 1972 Trust fbo Margaret L. Dodge and Family, FNBO and Margaret Dodge, co-trustees, all of Omaha, Nebraska; to become members of the Lauritzen Family Group, a group acting in concert, to acquire voting shares of BHI and thereby indirectly acquire voting shares of WCB.*

Permitted: December 20, 2024

*Addition

Danes Holdings, Inc., Omaha, Nebraska—Clarkson Lauritzen, as trustee of the previously approved John R. Lauritzen Irrevocable Trust and the Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; to retain voting shares of Danes Holdings, Inc. (Danes), and thereby indirectly retain voting shares of Shelby County State Bank (SCB), Harlan, Iowa. In addition, the John R. Lauritzen 1972 Trust fbo Clarkson D. Lauritzen & Family, First National Bank of Omaha (FNBO) and Clarkson Lauritzen, co-trustees; and the Elizabeth D. Lauritzen 1972 Trust fbo Clarkson D. Lauritzen & Family, FNBO and Clarkson Lauritzen, co-trustees, all of Omaha, Nebraska, to acquire voting shares of Danes and thereby indirectly acquire voting shares of SCB.*

Permitted: December 20, 2024

*Addition

First National of Nebraska, Inc., Omaha, Nebraska—Clarkson Lauritzen, as Chairman of Lauritzen Corporation and Vice President of FirstLine Insurance Services, Inc.; as voting representative of two family trusts; and as trustee of five family trusts; all of Omaha, Nebraska; to retain voting shares of First National of Nebraska, Inc. (FNNI), and thereby indirectly retain voting shares of First National Bank of Omaha (FNBO), Omaha, Nebraska. In addition, the Clarkson D. Lauritzen Dynasty Trust and the Emily Lauritzen Revocable Trust dtd 7-22-2008, Emily Lauritzen, trustee; the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust I-A, dated June 16, 2022, and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust I-A, dated June 16, 2023, FNBO, trustee, Margaret Dodge, voting representative; the 2012 Dynasty Trust for the Benefit of Margaret Lauritzen Dodge, the 2019 John P. Dodge Irrevocable Trust, the 2019 Isabelle C. Dodge Irrevocable Trust, the 2019 Eleanor W. Dodge Irrevocable Trust, and the 2019 Laura C. Dodge Irrevocable Trust, Margaret Dodge, trustee; the Margaret Lauritzen Dodge Irrevocable Legacy Trust, Nathan Dodge, trustee, individually and through McKay Investments LLC; McKay Investments LLC, Margaret Lauritzen Dodge Irrevocable Legacy Trust, Nathan Dodge, trustee; the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust II-A, dated June 16, 2022, and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust II-A, dated June 16, 2023, FNBO, trustee, Blair Gogel, voting representative; the 2012 Dynasty Trust for the Benefit of Blair Lauritzen Gogel, the 2019 Kimball A. Gogel Irrevocable Trust, and the 2019 Thomas M. Gogel Irrevocable Trust, Blair Gogel, trustee; the Emily Wahl Lauritzen Irrevocable Dynasty Trust, dated June 17, 2020, FNBO, trustee, Blair Gogel, investment committee member, individually and through KBL LLC; KBL LLC, Emily Wahl Lauritzen Irrevocable Dynasty Trust dtd 6-17-20 Class A Holder, FNBO, trustee, Blair Gogel, investment committee member; Lookout Mountain LLC, and others to retain voting shares of FNNI and thereby indirectly retain voting shares of FNBO. In addition, Blair Gogel, Mission Hills, Kansas, as Vice President of FirstLine Insurance Services; as voting representative of the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust II-A, dated June 16, 2022, and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust II-A, dated June 16, 2023, and as trustee and investment committee member of other trusts to acquire voting shares of FNNI and thereby indirectly acquire voting shares of FNBO.*

Permitted: December 20, 2024

*Addition

Lauritzen Corporation, Omaha, Nebraska—Clarkson Lauritzen, individually, as voting representative of the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust III-A, dated June 16, 2022 and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust III-A, dated June 16, 2023, and as trustee of the Clarkson D. Lauritzen Revocable Trust, the Clarkson D. Lauritzen GST-Exempt Trust, and the previously approved John R. Lauritzen Irrevocable Trust and Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; the Margaret L. Dodge Revocable Trust and the Margaret L. Dodge GST Exempt Trust, Margaret Dodge, trustee, all of Omaha, Nebraska; the Blair L. Gogel Revocable Trust and the Blair L. Gogel GST-Exempt Trust, both of Omaha, Nebraska, Blair Gogel, trustee, Mission Hills, Kansas; and the Emily Wahl Lauritzen Irrevocable Dynasty Trust, dated June 17, 2020, Omaha, Nebraska, First National Bank of Omaha (FNBO), trustee, Blair Gogel, investment committee member; to become members of the Lauritzen Family Group, a group acting in concert, to retain voting shares of Lauritzen Corporation (Corporation) and thereby indirectly retain voting shares of First National of Nebraska, Inc. (FNNI), and its subsidiary, FNBO, both of Omaha, Nebraska. In addition, the John R. Lauritzen 1972 Trust fbo Clarkson D. Lauritzen & Family, FNBO and Clarkson Lauritzen, co-trustees, all of Omaha, Nebraska; the Elizabeth D. Lauritzen 1972 Trust fbo Clarkson D. Lauritzen & Family, FNBO and Clarkson Lauritzen, co-trustees; the John R. Lauritzen 1972 Trust fbo Margaret L. Dodge & Family and the Elizabeth D. Lauritzen 1972 Trust fbo Margaret L. Dodge & Family, FNBO and Margaret Dodge, co-trustees; the John R. Lauritzen 1972 Trust fbo Blair L. Gogel & Family and the Elizabeth D. Lauritzen 1972 Trust fbo Blair L. Gogel & Family, FNBO and Blair Gogel, co-trustees, trusts all of Omaha, Nebraska; Margaret Dodge, individually; and Blair Gogel, individually; to become members of the Lauritzen Family Group, to acquire voting shares of Corporation and thereby indirectly acquire voting shares of FNNI and its subsidiary FNBO.*

Permitted: December 20, 2024

*Addition

Lauritzen Investments, Incorporated, Omaha, Nebraska—Clarkson Lauritzen, as trustee of the Clarkson D. Lauritzen Revocable Trust, and the previously approved John R. Lauritzen Irrevocable Trust and Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; the Clarkson D. Lauritzen Revocable Trust, Clarkson Lauritzen, trustee; the Margaret L. Dodge Revocable Trust, Margaret Dodge, individually and as trustee, all of Omaha, Nebraska; the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust I-A, dated June 16, 2022 and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust I-A, dated June 16, 2023, First National Bank of Omaha (FNBO), trustee, Margaret Dodge, voting representative, all of Omaha, Nebraska; the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust II-A, dated June 16, 2022 and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust II-A, dated June 16, 2023, both of Omaha, Nebraska, FNBO, trustee, Blair Gogel, as voting representative, Mission Hills, Kansas; and the Blair Gogel Revocable Trust, Omaha, Nebraska, Blair Gogel, trustee; to become members of the Lauritzen Family Group, a group acting in concert, to retain voting shares of Lauritzen Investments, Inc. (Investments), and thereby indirectly retain voting shares of Farmers and Merchants State Bank (F&M), Bloomfield, Nebraska. In addition, the John R. Lauritzen 1972 Trust fbo Margaret L. Dodge & Family, First National Bank of Omaha (FNBO) and Margaret Dodge, co-trustees, all of Omaha, Nebraska; the John R. Lauritzen 1972 Trust fbo Blair L. Gogel & Family, FNBO, co-trustee, both of Omaha, Nebraska, and Blair Gogel, co-trustee, Mission Hills, Kansas; the Elizabeth D. Lauritzen 1972 Trust fbo Margaret L. Dodge & Family, FNBO and Margaret Dodge, co-trustees; the Elizabeth D. Lauritzen 1972 Trust fbo Blair L. Gogel & Family, FNBO and Blair Gogel, co-trustees; both trusts of Omaha, Nebraska; and Blair Gogel, individually; to become members of the Lauritzen Family Group to acquire voting shares of Investments and thereby indirectly acquire voting shares of F&M.*

Permitted: December 20, 2024

*Addition

Red Oak Financial Corporation, Omaha, Nebraska—Clarkson Lauritzen, as trustee of the previously approved John R. Lauritzen Irrevocable Trust and the Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; to retain voting shares of Red Oak Financial Corporation (Red Oak) and thereby indirectly retain voting shares of Houghton State Bank (HSB), Red Oak, Iowa. In addition, the John R. Lauritzen 1972 Trust fbo Clarkson D. Lauritzen & Family, First National Bank of Omaha (FNBO) and Clarkson Lauritzen, co-trustees; and the Elizabeth D. Lauritzen 1972 Trust fbo Clarkson D. Lauritzen & Family, FNBO and Clarkson Lauritzen, co-trustees, all of Omaha, Nebraska; to become members of the Lauritzen Family Group, a group acting in concert, to acquire voting shares of Red Oak and thereby indirectly acquire voting shares of HSB.*

Permitted: December 20, 2024

*Addition

York Holdings, Inc., Omaha, Nebraska—Clarkson Lauritzen, as trustee of the previously approved John R. Lauritzen Irrevocable Trust and the Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; to retain voting shares of York Holdings, Inc. (YHI), and thereby indirectly retain voting shares of York State Bank (YSB), York, Nebraska. In addition, the John R. Lauritzen 1972 Trust fbo Margaret L. Dodge and Family, First National Bank of Omaha (FNBO) and Margaret Dodge, co-trustees; and the Elizabeth D. Lauritzen 1972 Trust fbo Margaret L. Dodge and Family, FNBO and Margaret Dodge, co-trustees, all of Omaha, Nebraska; to become members of the Lauritzen Family Group, a group acting in concert, to acquire voting shares of YHI and thereby indirectly acquire voting shares of YSB.*

Permitted: December 20, 2024

*Addition

Extensions of Time

Director, S&R

Morgan Stanley, New York, New York—extension of time to conform or divest a merchant banking investment.*

Granted: December 18, 2024

*Addition

Financial Holding Companies

Chicago

Oostburg Bancorp, Inc., Oostburg, Wisconsin—election to become a financial holding company.*

Effective: December 19, 2024

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
RIVER RUN BANCORP, MHC	* 3A3 * 3A5	River Run Bancorp, MHC, Newburyport, Newspaper: Massachusetts, to merge with Rollstone Federal Register: Bancorp, MHC, Fitchburg, Massachusetts, and thereby indirectly acquire Rollstone Bank & Trust.	01/20/2025 01/30/2025	
WINCHESTER SAVINGS BANK	* 3A1	Application by Winchester Bancorp, MHC to become a bank holding company by acquiring at least 50.1% of the common stock of Winchester Bancorp, Inc., a mid-tier holding company, through a mutual holding company reorganization and minority stock issuance, and thereby indirectly acquiring Winchester Savings Bank, all of Winchester, Massachusetts, pursuant to section 3(a)(1) of the BHC Act.	Newspaper: Federal Register:	Not available 01/21/2025

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending December 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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.

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

O = Outstanding

S = Satisfactory

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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
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

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

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

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending December 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

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.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
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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

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending December 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* 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

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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
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

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending December 28, 2024**

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
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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
MARATHON MHC	* Second Step Conversion	Marathon MHC, Wausau, Wisconsin, a mutual savings and loan holding company that indirectly controls Marathon Bank, Wausau, Wisconsin, to convert to stock form. As part of the conversion, Marathon MHC will merge with and into Marathon Bancorp, Inc., Wausau, Wisconsin, an existing mid-tier stock savings and loan holding company, with Marathon Bancorp, Inc. as the surviving entity.	Newspaper: Federal Register:	Not available Not available
UIR Acceptance Corporation	* 3A1	UIR Acceptance Corporation, Lemont, Illinois to become a bank holding company by acquiring Easton Bancshares, Inc. Easton, Illinois and thereby indirectly acquiring Community Bank of Easton, Easton, Illinois.	Newspaper: Federal Register:	Not available 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:

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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
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

Institution	Location	Quarter
NONE		
453945	WASHINGTON ST BK, WASHINGTON, IOWA	

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending December 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
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.

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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

Institution	Location	Quarter
NONE		

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

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.

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

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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
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

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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
76854	GRAND BK, TULSA, OKLAHOMA	09/02/2024	06/10/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending December 28, 2024**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BASTROP BANCSHARES, INC.	Change in Bank Control	Stephen J Lee, Bastrop, Texas, individually, and as trustee of the Bastrop Bancshares, Inc. Employee Stock Ownership Plan (With 401(k) Provisions) (Amended Effective November 12, 2024), Bastrop, Texas, a group acting in concert to retain voting shares of Bastrop Bancshares, Inc., and thereby indirectly retain voting shares of First National Bank of Bastrop, both of Bastrop, Texas.	Newspaper: Federal Register:	Not available Not available
F & M BANCSHARES, INC.	* 3A5	F&M Bancshares, Inc., De Leon, Texas to acquire Newcastle Bancshares, Inc, and thereby indirectly acquire Farmers State Bank of Newcastle, both of Newcastle, Texas.	Newspaper: Federal Register:	Not available Not available
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 18725 FM 685, Pflugerville, Texas 78660	Newspaper: Federal Register:	01/02/2025 Not applicable
LevelField Financial, Inc.	* 3A1	LevelField Financial, Inc., Houston, Texas to become a bank holding company by acquiring Burling Bank, Chicago, Illinois	Newspaper: Federal Register:	01/15/2025 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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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.

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

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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
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

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
LIBERTY NORTHWEST BANCORP, INC.	Change in Bank Control	Interagency Notice of Change in Control Newspaper: filed by Charles Diesing, Graham, Alabama, to acquire additional voting shares of Liberty Northwest Bancorp, Inc., and thereby indirectly acquire additional voting shares of Liberty Bank, both of Poulsbo, Washington.	Not available Federal Register: 01/21/2025

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.

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

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act