



FEDERAL RESERVE RELEASE

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

No. 2 Week ending January 11, 2025

Board Actions

Bank Holding Companies

UMB Financial Corporation, Kansas City, Missouri—to acquire Heartland Financial USA, Inc., and thereby indirectly acquire HTLF Bank, both of Denver, Colorado.

Approved: January 7, 2025

Reserve Bank Operations

Reserve Bank Directors—appointment of Class C Reserve Bank and Board-appointed Branch directors and designation of 2025 Reserve Bank chairs and deputy chairs.*

Approved: December 12, 2024

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 18725 FM 685, Pflugerville, Texas.

Approved: January 9, 2025

Minneapolis

Valley Bank of Ronan, Ronan, Montana—to establish a branch at 116 West Railroad Avenue, Plains, Montana.

Approved: January 9, 2025

Richmond

Clear Mountain Bank, Inc., Bruceton Mills, West Virginia—to establish a branch at 241 Middletown Loop, White Hall, West Virginia, and to increase its investment in bank premises.

Approved: January 7, 2025

St. Louis

Cadence Bank, Tupelo, Mississippi—to establish a branch at the intersection of Clinton Avenue West and Heart of Huntsville Drive, Huntsville, Alabama.

Approved: January 10, 2025

Banks, State Member

Dallas

Charles Schwab Bank, SSB, Westlake, Texas—to make a public welfare investment.*

Approved: December 20, 2024

*Addition

Comerica Bank, Dallas, Texas—to make a community development and public welfare investment.*

Approved: January 2, 2025

*Addition

Comerica Bank, Dallas, Texas—to make a community development and public welfare investment.*

Approved: December 30, 2024

*Addition

Secretary

The Northern Trust Company, Chicago, Illinois—to make a public welfare investment.

Approved: January 8, 2025

Change in Bank Control

Minneapolis

American Federal Corporation, Fargo, North Dakota—John A. Schumacher, West Fargo, North Dakota, as co-trustee of the American Federal Bank and Affiliates Employee Stock Ownership Plan (ESOP) and as co-trustee and committee member of the American Federal Bank Restricted Stock Plan and Trust (RSP), individually and as a new member of an existing group acting in concert consisting of ESOP, RSP, and the individuals that control those entities, to acquire voting shares of American Federal Corporation and thereby indirectly acquire voting shares of American Federal Bank, all of Fargo, North Dakota.

Permitted: January 7, 2025

The Bridger Company, Bridger, Montana—the estate of Leon Langemeier (Estate), Red Lodge, Montana, and Bart Langemeier, Red Lodge, Montana, individually and as personal representative of the Estate, each to retain voting shares of The Bridger Company and thereby indirectly retain voting shares of Bank of Bridger, National Association, Bridger, Montana. Additionally, the Estate would join the Langemeier Family Shareholder Group, a group acting in concert.

Permitted: January 8, 2025

Elkton Holding Company, Elkton, South Dakota—Frederick Hegerfeld, individually and as co-trustee of the Fred and Laura Hegerfeld Trust (FL Trust), both of Elkton, South Dakota, to acquire voting shares of Elkton Holding Company (Holding Company) and thereby indirectly acquire voting shares of BankStar Financial (Bank), Elkton, South Dakota. In addition, the Charles Hegerfeld Living Trust, Charles Hegerfeld, as trustee, the FL Trust, Frederick Hegerfeld and Laura Hegerfeld as co-trustees, and the Toni M. Hegerfeld Living Trust, Toni M. Hegerfeld as trustee, all of Elkton, South Dakota; Amanda Lauer, Jackson Hegerfeld, and Mary Harvey, all of Brookings, South Dakota; Katie Kielman, Elizabeth Hegerfeld, and Patricia Hegerfeld, all of Sioux Falls, South Dakota; Megan Hammond, Aurora, South Dakota; Rebecca Jurgens, Avon, South Dakota; Rachel Hegerfeld, Omaha, Nebraska; Anna Marie Erickson, Lakeville, Minnesota; and Susan Davis, Anchorage, Alaska, to join the Hegerfeld Family Group, a group acting in concert, to retain voting shares of Holding Company and thereby indirectly retain voting shares of Bank. Frederick Hegerfeld and Charles Hegerfeld were previously permitted by the Federal Reserve System to join the Hegerfeld Family Group.

Permitted: January 6, 2025

Redwood Financial, Inc., Redwood Falls, Minnesota—Gale M. Hoese, Glencoe, Minnesota, to retain voting shares of Redwood Financial, Inc., and thereby indirectly retain voting shares of HomeTown Bank, Carver, Minnesota.

Permitted: January 6, 2025

St. Louis

Wyatt Bancshares, Inc., Calico Rock, Arkansas—the Bonnie Copp Wyatt Revocable Trust, Bonnie Copp Wyatt as trustee; the Hayden Noel Wyatt 2019 Trust, Hayden Noel Wyatt, individually and as trustee; the Sanders Lee Wyatt 2019 Trust, Sanders Lee Wyatt, individually and as trustee, all of Melbourne, Arkansas, to join the Wyatt family control group, a group acting in concert, to retain voting shares of Wyatt Bancshares, Inc., and thereby indirectly retain voting shares of First National Bank of Izard County, Calico Rock, Arkansas.

Permitted: January 10, 2025

International Operations

Director, S&R

JPMorgan Chase Bank, N.A., Columbus, Ohio—relief from a commitment and authorization to establish additional branches within a foreign country.*

Granted: December 17, 2024

*Addition

Membership

San Francisco

Central Pacific Bank, Honolulu, Hawaii—to become a member of the Federal Reserve System.

Approved: January 10, 2025

Regulations and Policies

General Counsel

Bank Term Funding Program—report to Congress under section 13(3) of the Federal Reserve Act.

Approved: January 10, 2025

Lending and Liquidity Facilities—reports to Congress under section 13(3) of the Federal Reserve Act in response to COVID-19.

Approved: January 10, 2025

Secretary

Rules of Practice for Hearings—final rule to adjust civil money penalty amounts.

Approved: January 6, 2025

Savings and Loan Holding Companies

Chicago

Mutual Federal Bancorp, MHC and Mutual Federal Bancorp, Inc., both of Chicago, Illinois—to acquire Pulaski Savings Bank, Chicago, Illinois.

Withdrawn: January 10, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 11, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 January 11, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

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 January 11, 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

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 11, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	* Branch (Domestic)	First Financial Bank, Cincinnati OH, Notice of Intention to Establish Banking Center, to be located at 5695 Romar Drive, Milford, Clermont County, Ohio	Newspaper: Federal Register:	01/25/2025 Not applicable
FIRST FINANCIAL BANK	* Branch (Domestic)	First Financial Bank, Cincinnati OH, Notice of Intention to Establish Banking Center, to be located at 4631 Ridge Avenue, Cincinnati, Hamilton County, Ohio	Newspaper: Federal Register:	01/25/2025 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

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SN = Substantial noncompliance

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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 January 11, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

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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
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 January 11, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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353238	CENTRAL ST BK, CALERA, ALABAMA	03/07/2024	09/25/2023	S	Int Small Bank
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank

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 January 11, 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
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

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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

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 January 11, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB OXFORD BANK	* Branch (Domestic)	FNB Oxford Bank, Oxford, Mississippi, to establish a branch facility to be located at 3416 West Main Street, Tupelo, Mississippi.	Newspaper: Federal Register:	01/20/2025 Not applicable
MAGNOLIA BANKING CORPORATION	Listed DeNovo	Magnolia Banking Corporation, Magnolia, Arkansas, to engage de novo in extending credit and servicing loans pursuant to Section 225.28(b)(1) of the Board's Regulation Y	Newspaper: Federal Register:	Not applicable 01/31/2025

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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

Institution	Location	Quarter
NONE		

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 11, 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:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

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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 January 11, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

Institution	Location	Quarter
NONE		
955959	SECURITY ST BK, BASIN, WYOMING	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 11, 2025

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 01/21/2025

District: 11

Federal Reserve Bank of Dallas

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3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank
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 January 11, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 12

Federal Reserve Bank of San Francisco

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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