



FEDERAL RESERVE RELEASE

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

No. 3 Week ending January 18, 2025



Board Actions

Bank Holding Companies

First Busey Corporation, Champaign, Illinois—(1) to merge with CrossFirst Bankshares, Inc., and thereby indirectly acquire CrossFirst Bank, both of Leawood, Kansas, and (2) for Busey Bank, Champaign, Illinois, to merge with CrossFirst Bank and establish and operate branches at the locations of the main office and branches of CrossFirst Bank.

Approved: January 16, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

Regions Bank, Birmingham, Alabama—to establish a branch at 285 Meeting Street, Charleston, South Carolina.

Approved: January 17, 2025

Bank Holding Companies

Boston

Liberty Financial Corporation, Middletown, Connecticut—to become a bank holding company by acquiring Liberty Bank, Middletown, Connecticut.

Approved: January 17, 2025

PeoplesBancorp, MHC, Holyoke, Massachusetts—to merge with SSB Community Bancorp MHC and thereby indirectly acquire SSB Community Bancorp Inc. and Cornerstone Bank, all of Spencer, Massachusetts.

Approved: January 15, 2025

Dallas

First Liberty National Bancshares, Inc., Liberty, Texas—to acquire First National Bank of Alvin, Alvin, Texas, from Coastal Bancshares, Inc., Pearland, Texas.

Approved: January 15, 2025

First Liberty National Bancshares, Inc., Liberty, Texas—to acquire Pearland State Bank, Pearland, Texas, from Coastal Bancshares, Inc., Pearland, Texas.

Approved: January 15, 2025

Richmond

Atlantic Union Bankshares Corporation, Glen Allen, Virginia—(1) to acquire Sandy Spring Bancorp, Inc., and thereby indirectly acquire Sandy Spring Bank, both of Olney, Maryland, and (2) for Atlantic Union Bank, Richmond, Virginia, to merge with Sandy Spring Bank and operate Sandy Spring Bank's branches.

Approved: January 13, 2025

Bank Mergers

Dallas

First Liberty Bank, Liberty, Texas—(1) to acquire by merger First National Bank of Alvin, Alvin, Texas, and thereby establish branches and (2) to increase its investment in bank premises.

Approved: January 15, 2025

First Liberty Bank, Liberty, Texas—(1) to acquire by merger Pearland State Bank, Pearland, Texas, and thereby establish branches and (2) to increase its investment in bank premises.

Approved: January 15, 2025

Bank Premises***Richmond***

Putnam County Bank, Hurricane, West Virginia—to increase its investment in bank premises.

Approved: January 14, 2025

Change in Bank Control***Atlanta***

Embassy Bancshares, Inc., Lawrenceville, Georgia—Nitin Shah and Mili N. Shah, both of Lawrenceville, Georgia; as a group acting in concert, to retain voting shares of Embassy Bancshares, Inc., and thereby indirectly retain voting shares of Embassy National Bank, Lawrenceville, Georgia.

Permitted: January 14, 2025

Chicago

Oak Financial, Inc., Fitchburg, Wisconsin—the Gabrielse Joint Revocable Trust, Bruce J. Gabrielse and Barbara L. Gabrielse, as co-trustees, all of Fitchburg, Wisconsin; the Jack and Denise Gabrielse Revocable Trust, Jack L. Gabrielse and Denise L. Gabrielse, as co-trustees, all of Oregon, Wisconsin; and the Gabrielse Joint Revocable Trust, Brian J. Gabrielse and Jennifer K. Gabrielse, as co-trustees, all of Madison, Wisconsin; to join the Gabrielse Family Control Group, a group acting in concert, to retain voting shares of Oak Financial, Inc., and thereby indirectly retain voting shares of Oak Bank, Fitchburg, Wisconsin.

Permitted: January 15, 2025

Cleveland

Citizens Guaranty Financial Corporation, Irvine, Kentucky—the Kathryn St. Clair Trust, under agreement dated January 26, 2024, as amended on June 20, 2024, Irvine, Kentucky; and Jaclyn R. St. Clair Shoop, trustee, Lexington, Kentucky; to acquire voting shares of Citizens Guaranty Financial Corporation and thereby indirectly acquire voting shares of Citizens Guaranty Bank, Richmond, Kentucky.

Permitted: January 14, 2025

Kansas City

Country Agencies & Investments, Inc., Odessa, Missouri—Michael Scott Crowe, Sr., as co-trustee of the Robert E. Oliphant Trust, both of Kansas City, Missouri, to retain voting shares of Country Agencies & Investments, Inc., and thereby indirectly retain voting shares of Bank of Odessa, Odessa, Missouri. The Robert E. Oliphant Trust has previously been permitted to control voting shares of Country Agencies & Investments, Inc.

Permitted: January 17, 2025

FBHC Holding Company, Boulder, Colorado—William F. Dugan, Waterloo, Nebraska, individually and as trustee of the Flatirons Bank Employee Stock Ownership Plan and Trust, both of Boulder, Colorado, to acquire voting shares of FBHC Holding Company and thereby indirectly acquire voting shares of Flatirons Bank, Boulder, Colorado.

Permitted: January 13, 2025

Minneapolis

Chippewa Valley Agency, Ltd., Hayward, Wisconsin—Lindsey M. Anderson, individually and as trustee of the Rick H. Gerber-Lindsey Irrevocable Trust, both of Chippewa Falls, Wisconsin; Brittney L. Gerber, individually and as trustee of the Rick H. Gerber-Brittany Irrevocable Trust, both of Altoona, Wisconsin; and Ryan M. Gerber, individually and as trustee of the Rick H. Gerber-Ryan Irrevocable Trust, both of Hayward, Wisconsin; to join the Gerber Family Control Group, a group acting in concert, to acquire voting shares of Chippewa Valley Agency, Ltd., and thereby indirectly acquire voting shares of Chippewa Valley Bank, Hayward, Wisconsin.

Permitted: January 15, 2025

Membership

Atlanta

Richton Bank and Trust Company, Richton, Mississippi—to become a member of the Federal Reserve System.

Approved: January 16, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 18, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
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.

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 18, 2025

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.

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
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 18, 2025

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

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
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 18, 2025

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 January 18, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNITED COMMUNITY BANKS, INC.	* 3A5	United Community Banks, Inc.,	Newspaper:	02/19/2025
	* 18C	Greenville, South Carolina, to acquire	Federal Register:	02/21/2025
	* Branch (Domestic)	100% of the voting securities of ANB Holdings, Inc., Oakland Park, Florida, and thereby indirectly acquire American National Bank, Oakland Park, Florida. In addition, United Community Bank, Greenville, South Carolina, to merge with American National Bank and operate American National Bank's branches		

* 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.

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 18, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
LINDSEY FAMILY TRUST	3A1	Lindsey Family Trust, Lenox, Georgia, with Benjamin W. Lindsey, Sr., Lenox, Georgia, as the sole trustee, to become a bank holding company by acquiring Trust Holding Company, Inc., and The Trust Bank, both of Lenox, Georgia.	Newspaper: Federal Register:	02/14/2025 Not applicable

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.

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 January 18, 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

* 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.

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	

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending January 18, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
DIETERICH BANK	* 18C	Dieterich Bank, Effingham, Illinois, to merge with Community Bank of Trenton, Illinois, and to retain the acquired facilities as branch offices.	Newspaper:	02/16/2025
	* Branch (Domestic)		Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 18, 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

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
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 18, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MISSOURI BANCSHARES, INC.	* 3A5	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:	Not available
	* 3A3		Federal Register:	Not available

* 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.

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
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	

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 18, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

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 18, 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.

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