



FEDERAL RESERVE RELEASE

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

No. 8 Week ending February 22, 2025

Board Actions

Reserve Bank Operations

Employee Conduct Policy—update.*

Approved: January 31, 2025

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

First Farmers Bank & Trust, Converse, Indiana—to establish a branch at 175 South Rangeline Road, Carmel, Indiana.

Approved: February 21, 2025

Secretary

First Financial Bank, Cincinnati, Ohio—to establish a branch at 5695 Romar Drive, Milford, Ohio.

Approved: February 18, 2025

First Financial Bank, Cincinnati, Ohio—to establish a branch at 4631 Ridge Avenue, Cincinnati, Ohio.

Approved: February 18, 2025

St. Louis

OMB Bank, Springfield, Missouri—to establish a branch at 7500 State Line Road, Prairie Village, Kansas.

Approved: February 20, 2025

Bank Holding Companies

Chicago

Marathon MHC, Wausau, Wisconsin—for Marathon MHC, 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.*

Approved: February 10, 2025

*Addition

Change in Bank Control

Atlanta

American Bancorp, Inc., Macon, Georgia—Dominik Mjartan and Georgia Miller Mjartan, both of Columbia, South Carolina, as a group acting in concert, to acquire voting shares of American Bancorp, Inc., and thereby indirectly acquire voting shares of American Pride Bank, Macon, Georgia.

Permitted: February 18, 2025

Forms

Director, MA

Deposit Reporting Threshold—annual assessment, with the concurrence of the General Counsel, of the deposit reporting threshold for 2025 for the Weekly Report of Deposits (FR 2900).

Approved: February 18, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 22, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
GUARANTY BANCORP, INC.	Change in Bank Control	The Charles P. Butson Living Trust and the Michele F. Butson Living Trust, Charles P. Butson and Michele F. Butson, as co-trustees of both aforementioned trusts, all of Bradenton, Florida; and others; as a group acting in concert, to retain voting shares of Guaranty Bancorp, Inc., and thereby indirectly retain voting shares of Woodsville Guaranty Savings Bank, both of Woodsville, New Hampshire.	Newspaper: Federal Register:	03/07/2025 Not available

District: 1

Federal Reserve Bank of Boston

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
447100	CORNERSTONE BK, SPENCER, MASSACHUSETTS	07/06/2024	03/04/2024	S	Int Small Bank
1008674	READING CO-OP BK, READING, MASSACHUSETTS	02/11/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2025 (April 1, 2025 - June 30, 2025) and Third Quarter of 2025 (July 1, 2025 - September 30, 2025)

Institution	Location	Quarter
MASCOMA BK	LEBANON, NEW HAMPSHIRE	Second Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending February 22, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CENTRAL BANCORP, INC.	* 3AC	First Central Bancorp, Inc., to become a bank holding company by acquiring 100 percent of First Central Savings Bank, both of Glen Cove, New York.	Newspaper: Federal Register:	Not available Not available
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not available Not available

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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 Second Quarter of 2025 (April 1, 2025 - June 30, 2025) and Third Quarter of 2025 (July 1, 2025 - September 30, 2025)

Institution	Location	Quarter
ADIRONDACK TC	SARATOGA SPRINGS, NEW YORK	Second Quarter of 2025
BANCO POPULAR DE PR	SAN JUAN, PUERTO RICO	Second Quarter of 2025
FIELDPOINT PRIV B&TC	GREENWICH, CONNECTICUT	Third Quarter of 2025
NAVE BK	SAN JUAN, PUERTO RICO	Third Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

CRA Examinations scheduled for Second Quarter of 2025 (April 1, 2025 - June 30, 2025) and Third Quarter of 2025 (July 1, 2025 - September 30, 2025)

Institution	Location	Quarter
POPULAR BK	NEW YORK, NEW YORK	Third Quarter of 2025

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 22, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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District: 3

Federal Reserve Bank of Philadelphia

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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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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 Second Quarter of 2025 (April 1, 2025 - June 30, 2025) and Third Quarter of 2025 (July 1, 2025 - September 30, 2025)

Institution	Location	Quarter
AMERISERV FNCL BK	JOHNSTOWN, PENNSYLVANIA	Second Quarter of 2025
ASIAN BK	PHILADELPHIA, PENNSYLVANIA	Second Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending February 22, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, seeks prior approval to make an additional \$700,000 public welfare investment in CREA First Financial Tax Credit Fund 77, LLC, Wolf Creek Homes, located in Dayton, OH.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST FINANCIAL BANK	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, seeks prior approval to make a \$7.3 million public welfare investment in CREA First Financial Tax Credit Fund 77, LLC, Commons at Grant, located in Dayton, OH.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST FINANCIAL BANK	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, seeks prior approval to make a \$8.3 million public welfare investment in MCC FFB LIHTC Equity Fund 1, LLC, Brentnell Points, located in Columbus, OH.	Newspaper: Federal Register:	Not applicable Not applicable

District: 4

Federal Reserve Bank of Cleveland

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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:

O = Outstanding

S = Satisfactory

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1017425	KILLBUCK SVGS BK CO, KILLBUCK, OHIO	01/18/2025	07/29/2024	O	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2025 (April 1, 2025 - June 30, 2025) and Third Quarter of 2025 (July 1, 2025 - September 30, 2025)

Institution	Location	Quarter
MINSTER BK	MINSTER, OHIO	Second Quarter of 2025
RICHWOOD BKG CO	RICHWOOD, OHIO	Second Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 22, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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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 Second Quarter of 2025 (April 1, 2025 - June 30, 2025) and Third Quarter of 2025 (July 1, 2025 - September 30, 2025)

Institution	Location	Quarter
BANK OF THE JAMES	LYNCHBURG, VIRGINIA	Second Quarter of 2025
FIRST BK	STRASBURG, VIRGINIA	Second Quarter of 2025
FIRST CAP BK	CHARLESTON, SOUTH CAROLINA	Second Quarter of 2025
FARMERS & MERCHANTS BK	TIMBERVILLE, VIRGINIA	Third Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

CRA Examinations scheduled for Second Quarter of 2025 (April 1, 2025 - June 30, 2025) and Third Quarter of 2025 (July 1, 2025 - September 30, 2025)

Institution	Location	Quarter
PUTNAM CTY BK	HURRICANE, WEST VIRGINIA	Third Quarter of 2025
UNITED BK	FAIRFAX, VIRGINIA	Third Quarter of 2025

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending February 22, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTON BANCORP, INC.	Change in Bank Control	Hermine M. Granberry, Hattiesburg, Mississippi and the Allision Lee Granberry Trust, William S. Granberry Jr. as Trustee, Hattiesburg, Mississippi, to join the Granberry Family Group, a group acting in concert, to retain voting shares of Centon Bancorp, Inc., and thereby retain control of Richton Bank and Trust Company, both of Richton, Mississippi.	Newspaper: Federal Register:	03/05/2025 Not available
GRAND BANK FOR SAVINGS, F.S.B.	Formation Exemption Request	GBS Financial, Inc., to become a savings and loan holding company by acquiring Grand Bank for Savings, FSB, both of Hattiesburg, MS.	Newspaper: Federal Register:	Not applicable Not applicable
TENNESSEE STATE BANK	* Branch (Domestic)	Tennessee State Bank, Newport, Tennessee, to establish a branch located at 575 W. Broadway Newport, Tennessee.	Newspaper: Federal Register:	03/02/2025 Not applicable

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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 Second Quarter of 2025 (April 1, 2025 - June 30, 2025) and Third Quarter of 2025 (July 1, 2025 - September 30, 2025)

Institution	Location	Quarter
ANCHOR BK	PALM BEACH GARDENS, FLORIDA	Second Quarter of 2025
BANK INDEP	SHEFFIELD, ALABAMA	Third Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending February 22, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK	* 18C * 3A3 * Branch (Domestic)	BANK, Wapello, Iowa to merge with First Trust and Savings Bank, Coralville, Iowa, and thereby establish branches at 1831 2nd Street, Coralville, Iowa and 102 Augusta Avenue, Oxford, Iowa.	Newspaper: Federal Register:	Not available Not available
LONGVIEW CAPITAL CORPORATION	* 3A3	Longview Capital Corporation, Newman, Illinois to acquire Middletown State Bank, Middleton, Illinois.	Newspaper: Federal Register:	Not available Not available
LONGVIEW CAPITAL CORPORATION	* 3A3	Longview Capital Corporation, Newman, Illinois to acquire Federated Bank, Onarga, Illinois.	Newspaper: Federal Register:	01/04/2025 04/02/2025
MORNING SUN BANK CORP.	* 3A3	Morning Sun Bank Corp., Morning Sun, Iowa to acquire First Trust and Savings Bank, Coralville, Iowa.	Newspaper: Federal Register:	Not available 02/27/2025
SCOTT BANCSHARES, INC.	Change in Bank Control	The Myron L. Scott Trust, Sam Scott Trustee, Bethany, Illinois, together with the Barbara M. Scott Trust, Barbara Scott Trustee, Bethany, Illinois; Alyssa Scott Pagel, Franklin, Tennessee; the Todd and Kristen Miller Joint Revocable Trust, Todd and Kristen Miller co-trustees, Edwardsville, Illinois; Jamie L. Scott, Aldan, Pennsylvania; Madelyn K. Miller, Edwardsville, Illinois; and Mason S. Miller, Edwardsville, Illinois, as members of the Scott Family Group, as members of the Scott Family Group, a group acting in concert, to retain 25 percent or more of shares of Scott Bancshares, Inc. and thereby indirectly control Scott State Bank, both of Bethany, Illinois.	Newspaper: Federal Register:	Not available 03/11/2025

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District: 7

Federal Reserve Bank of Chicago

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930442	BANK OF PONTIAC, PONTIAC, ILLINOIS	10/25/2024	07/15/2024	S	Int Small Bank
711548	CHELSEA ST BK, CHELSEA, MICHIGAN	06/10/2024	02/26/2024	S	Int Small Bank
502746	COMMUNITY ST BK, AVILLA, INDIANA	06/15/2024	03/04/2024	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank
982348	IOWA ST BK, HULL, IOWA	07/21/2024	04/01/2024	S	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2025 (April 1, 2025 - June 30, 2025) and Third Quarter of 2025 (July 1, 2025 - September 30, 2025)

Institution	Location	Quarter
ALLY BK	SANDY, UTAH	Second Quarter of 2025
BANK	WAPELLO, IOWA	Second Quarter of 2025
BANK MIDWEST	SPIRIT LAKE, IOWA	Second Quarter of 2025
MAQUOKETA ST BK	MAQUOKETA, IOWA	Second Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

CRA Examinations scheduled for Second Quarter of 2025 (April 1, 2025 - June 30, 2025) and Third Quarter of 2025 (July 1, 2025 - September 30, 2025)

Institution	Location	Quarter
FIRST ST BK	EASTPOINTE, MICHIGAN	Third Quarter of 2025
JOHNSON BK	RACINE, WISCONSIN	Third Quarter of 2025
LAKE CITY BK	WARSAW, INDIANA	Third Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 22, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CADENCE BANK	* Branch (Domestic)	Cadence Bank, Tupelo, Mississippi, to establish a branch facility to be located at 3210 Market Street, Pascagoula, Mississippi, and to consolidate the loan production office located at 726 Delmas Avenue into the Market Street branch.	Newspaper:	03/06/2025
			Federal Register:	Not applicable

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District: 8**Federal Reserve Bank of St. Louis**

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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
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

CRA Examinations scheduled for Second Quarter of 2025 (April 1, 2025 - June 30, 2025) and Third Quarter of 2025 (July 1, 2025 - September 30, 2025)

Institution	Location	Quarter
CENTRAL TR BK	JEFFERSON CITY, MISSOURI	Second Quarter of 2025
COMMUNITY FNCL SVC BK	BENTON, KENTUCKY	Second Quarter of 2025
FARMERS & MERCHANTS BK	BALDWYN, MISSISSIPPI	Second Quarter of 2025
FIDELITY BK	WEST MEMPHIS, ARKANSAS	Second Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****CRA Examinations scheduled for Second Quarter of 2025 (April 1, 2025 - June 30, 2025) and Third Quarter of 2025 (July 1, 2025 - September 30, 2025)**

Institution	Location	Quarter
FIRST WESTERN BK	BOONEVILLE, ARKANSAS	Second Quarter of 2025
PADUCAH B&TC	PADUCAH, KENTUCKY	Second Quarter of 2025
1NB BK	CARLYLE, ILLINOIS	Third Quarter of 2025
ENCORE BK	LITTLE ROCK, ARKANSAS	Third Quarter of 2025
EXCHANGE BK OF NORTHEAST MO	KAHOKA, MISSOURI	Third Quarter of 2025
FARMERS BK	PARSONS, TENNESSEE	Third Quarter of 2025
FIRST SECURITY BK	SEARCY, ARKANSAS	Third Quarter of 2025
PATRIOT BK	MILLINGTON, TENNESSEE	Third Quarter of 2025
SIMMONS BK	PINE BLUFF, ARKANSAS	Third Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 22, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN FEDERAL CORPORATION	Change in Bank Control	Jeffrey A. Schumacher, Grand Forks, North Dakota, to retain voting shares and, together with John A. Schumacher, West Fargo, North Dakota; as a group acting in concert, to control 10 percent or more of the shares of American Federal Corporation and thereby control American Federal Bank, both of Fargo, North Dakota.	Newspaper: Federal Register:	Not available 03/03/2025
FIRST INTERSTATE BANK	* Branch (Domestic)	First Interstate Bank, Billings, Montana, to establish a branch at 1947 9th Street West, Columbia Falls, Montana.	Newspaper: Federal Register:	Not available Not applicable

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District: 9

Federal Reserve Bank of Minneapolis

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613156	FIRST MT BK, MISSOULA, MONTANA	06/23/2024	09/11/2023	S	Int Small Bank
823656	FIRST ST BK SOUTHWEST, PIPESTONE, MINNESOTA	03/18/2024	08/14/2023	O	Int Small Bank
685676	OPPORTUNITY BK OF MT, HELENA, MONTANA	04/29/2024	10/24/2022	O	Int Small Bank

CRA Examinations scheduled for Second Quarter of 2025 (April 1, 2025 - June 30, 2025) and Third Quarter of 2025 (July 1, 2025 - September 30, 2025)

Institution	Location	Quarter
NORTH AMER BKG CO	ROSEVILLE, MINNESOTA	Second Quarter of 2025

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending February 22, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST ANTLERS BANCORPORATIO N, INC.	Change in Bank Control	The Steve Burrage 2024 Succession Trust, Roberta Burrage, trustee; and the Roberta Burrage 2024 Succession Trust, Steve Burrage, trustee, all of Antlers, Oklahoma, to become members of the Burrage Family Control Group, a group acting in concert, to acquire voting shares of First Antlers Bancorporation, Inc., and thereby indirectly acquire voting shares of FirstBank, both of Antlers, Oklahoma. Roberta Burrage and Steve Burrage have previously been permitted by the Federal Reserve System to acquire control of voting shares of First Antlers Bancorporation, Inc.	Newspaper: Federal Register:	Not available 03/03/2025
FIRST UNITED BANK AND TRUST COMPANY	* Branch (Domestic)	First United Bank and Trust Company, Durant, Oklahoma, to establish a branch located at 601 NW Loop 410 Boulevard, San Antonio, Texas.	Newspaper: Federal Register:	Not available Not applicable
PLATTE VALLEY BANCORP, INC.	Change in Bank Control	The Thomas E. Wolf Trust, as amended and restated on August 17, 2022, the Thomas E. Wolf Family Trust, a subtrust created under the Thomas E. Wolf Trust, the Deanna H. Wolf Trust, as amended and restated on August 17, 2022, and Deanna H. Wolf, as trustee of the aforementioned trusts, all of North Bend, Nebraska; and the John A. Wolf Revocable Trust, dtd June 15, 2023, and the Linda W. Wolf Revocable Trust, dtd June 15, 2023, and John A. Wolf, as trustee of the aforementioned trusts, all of Grand Island, Nebraska; to become members of the Arden Wolf Family Group, a group acting in concert, to acquire voting shares of Platte Valley Bancorp, Inc., and thereby indirectly acquire voting shares of Platte Valley Bank, both of North Bend, Nebraska.	Newspaper: Federal Register:	Not available 03/07/2025

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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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
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 Second Quarter of 2025 (April 1, 2025 - June 30, 2025) and Third Quarter of 2025 (July 1, 2025 - September 30, 2025)

Institution	Location	Quarter
CHICKASAW CMNTY BK	OKLAHOMA CITY, OKLAHOMA	Second Quarter of 2025
COMMERCE BK	KANSAS CITY, MISSOURI	Second Quarter of 2025
FIRST BK&TC	MINDEN, NEBRASKA	Second Quarter of 2025
SECURITY BK	TULSA, OKLAHOMA	Second Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

CRA Examinations scheduled for Second Quarter of 2025 (April 1, 2025 - June 30, 2025) and Third Quarter of 2025 (July 1, 2025 - September 30, 2025)

Institution	Location	Quarter
BANK OF CMRC	RAWLINS, WYOMING	Third Quarter of 2025
BANK OF EUFAULA	EUFAULA, OKLAHOMA	Third Quarter of 2025
FIRST PRYORITY BK	PRYOR, OKLAHOMA	Third Quarter of 2025
FIRSTBANK	LAKEWOOD, COLORADO	Third Quarter of 2025
FNB COWETA	COWETA, OKLAHOMA	Third Quarter of 2025
MABREY BK	BIXBY, OKLAHOMA	Third Quarter of 2025
PEOPLES BK	PRATT, KANSAS	Third Quarter of 2025
RCB BK	CLAREMORE, OKLAHOMA	Third Quarter of 2025

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending February 22, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL NATIONAL CORPORATION	Change in Bank Control	Notice by the Doris Jones Marital Trust, Brady, Texas (W. Clay Jones and Mark Jones, Co-Trustees); Grant Johanson Jones, Rochelle, Texas; Jeffrey Jones, Brady, Texas; the John W. Jones Family Trust, Brady, Texas (W. Clay Jones and Mark Jones, Co-Trustees); Mark Jones, Rochelle, Texas; Martha Marie Jones, Austin, Texas; W. Clay Jones, Rochelle, Texas; the William Jones Family Trust, Brady, Texas (Diane Johanson Jones, Trustee); Zachary Jones, Brady, Texas; and Liane Jones Locke, Lubbock, Texas; (collectively, the "Jones Control Group") a group acting in concert, to retain control of Commercial National Corporation, Brady, Texas, and thereby indirectly, Commercial National Financial Corporation, Henderson, Nevada, and The Commercial National Bank, Brady, Texas	Newspaper: Federal Register:	Not available 03/12/2025
COMMUNITY BANK HOLDINGS OF TEXAS, INC.	* 3A5	Community Bank Holdings of Texas, Inc., Corsicana, Texas, to acquire CapTex Bancshares, Inc., and thereby indirectly, CapTex Bank, both of Fort Worth, Texas.	Newspaper: Federal Register:	Not available 03/06/2025
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch located at 3000 Golden Triangle Blvd., Fort Worth, Texas 76177	Newspaper: Federal Register:	02/25/2025 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending February 22, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
RELATIONSHIP FINANCIAL CORPORATION	Change in Bank Control	Charles J. Whelan, Jr., the Charles J. Whelan, Jr. 2024 Trust ("Trust"), and Cynthia Ann Whelan as trustee of the Trust, all of Kerrville, Texas, to acquire voting shares of Relationship Financial Corporation ("Company") and thereby indirectly acquire voting shares of Guadalupe Bank ("Bank"), both of Kerrville, Texas and for the Trust to join the Whelan Family Group. In addition, Charles Joseph Whelan, Jr., Cynthia Ann Whelan, Kevin Joseph Whelan, and Adria Nicole Whelan, all of Kerrville, Texas; Leslie Whelan White, and Aaron James White, both of Austin, Texas; as a group acting in concert ("Whelan Family Group"), to retain voting shares of Company and thereby indirectly retain voting shares of Bank.	Newspaper: Federal Register:	Not available 03/07/2025
YOAKUM NATIONAL BANCSHARES, INC.	* 3A5	Yoakum National Bancshares, Inc., Yoakum, Texas, to acquire 100 percent of the issued and outstanding voting securities of Ganado Bancshares, Inc., and thereby indirectly acquire Citizens State Bank, both of Ganado, Texas, pursuant to Section 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Second Quarter of 2025 (April 1, 2025 - June 30, 2025) and Third Quarter of 2025 (July 1, 2025 - September 30, 2025)

Institution	Location	Quarter
CIERA BK	GRAHAM, TEXAS	Second Quarter of 2025
COMERICA BK	DALLAS, TEXAS	Second Quarter of 2025
TXN BK	HONDO, TEXAS	Second Quarter of 2025
WORTHINGTON BK	ARLINGTON, TEXAS	Second Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

CRA Examinations scheduled for Second Quarter of 2025 (April 1, 2025 - June 30, 2025) and Third Quarter of 2025 (July 1, 2025 - September 30, 2025)

Institution	Location	Quarter
BENCHMARK BK	PLANO, TEXAS	Third Quarter of 2025
WESTSTAR BK	EL PASO, TEXAS	Third Quarter of 2025

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending February 22, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
PLUMAS BANK	* 18C	Plumas Bank, Quincy, California, to merge with Cornerstone Community Bank, Red Bluff, California, and thereby establish branches at the locations of Cornerstone Community Bank's main office and branches.	Newspaper:	Not available
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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.

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SN = Substantial noncompliance

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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 Second Quarter of 2025 (April 1, 2025 - June 30, 2025) and Third Quarter of 2025 (July 1, 2025 - September 30, 2025)

Institution	Location	Quarter
ALLY BK	SANDY, UTAH	Second Quarter of 2025
BANC OF CA	LOS ANGELES, CALIFORNIA	Second Quarter of 2025
TERRITORIAL SB	HONOLULU, HAWAII	Second Quarter of 2025
WESTERN ALLI BK	PHOENIX, ARIZONA	Second Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act