



FEDERAL RESERVE RELEASE

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

No. 10 Week ending March 8, 2025

Board Actions

Forms

FR 27—initial Board review to extend with revision the New Hire Information Collection.

Approved: March 5, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

Tennessee State Bank, Pigeon Forge, Tennessee—to establish a branch at 575 West Broadway, Newport, Tennessee.

Approved: March 5, 2025

Dallas

Texas Regional Bank, Harlingen, Texas—to establish a branch at 15147 Preston Road, Frisco, Texas.

Approved: March 6, 2025

Richmond

Atlantic Union Bank, Richmond, Virginia—to establish a branch at 13794 Smoketown Road, Woodbridge, Virginia.

Approved: March 5, 2025

Secretary

First Citizens Community Bank, Mansfield, Pennsylvania—to establish a branch at 1013A North DuPont Highway, Dover, Delaware.

Approved: March 7, 2025

Bank Holding Companies

Atlanta

Lindsey Family Trust, Lenox, Georgia—to become a bank holding company by acquiring Trust Holding Company, Inc., and The Trust Bank, both of Lenox, Georgia.

Approved: March 6, 2025

General Counsel

TowneBank, Portsmouth, Virginia—waiver of application to acquire Village Bank and Trust Financial Corp. (Village BHC) and Village Bank, both of Midlothian, Virginia, in connection with the merger of Village BHC and Village Bank with and into TowneBank.

Granted: March 7, 2025

Kansas City

First Missouri Bancshares, Inc., Brookfield, Missouri—to merge with CCSB Financial Corp. and thereby indirectly acquire Clay County Savings Bank, both of Liberty, Missouri.

Approved: March 3, 2025

St. Louis

Old National Bancorp, Evansville, Indiana—to acquire through merger Bremer Financial Corporation and thereby indirectly acquire Bremer Bank, National Association, both of St. Paul, Minnesota.

Approved: March 5, 2025

Banks, State Member

Chicago

Ally Bank, Sandy, Utah—to make a public welfare investment.*

Approved: February 27, 2025

*Addition

San Francisco

Western Alliance Bank, Phoenix, Arizona—to make a public welfare investment.

Approved: March 3, 2025

Regulations and Policies

General Counsel

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

Approved: March 7, 2025

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

Approved: March 7, 2025

Supervision and Regulation

Director, S&R

Discover Financial Services, Riverwoods, Illinois—to make certain capital distributions under the capital plan rule.

Approved: March 7, 2025

Director, S&R, and Director, Financial Stability

Stress Tests—issuance of hypothetical scenarios for 2025 stress tests.*

Approved: February 3, 2025

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 8, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE STREET BANK AND TRUST COMPANY	Investment * 18C * Branch (Domestic)	State Street Bank and Trust Company ("SSBT"), Boston, Massachusetts, and SSBT's Edge corporation subsidiary, State Street International Holdings ("SSIH"), propose to purchase through SSIH's subsidiary State Stee Bank International GmbH of Mizuho Trust & Banking (Luxembourg) S.A., an asset service subsidiary of Mizuho Financial Group (Japan). SSBT proposes to also acquire the asset-servicing business of Mizuho Bank (USA), New York, New York, through a purchase of certain of its assets and assumption of certain of its liabilities, including deposit liabilities.	Newspaper: Federal Register:	03/30/2025 Not applicable

* 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

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 March 8, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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

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 March 8, 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 March 8, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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1017425	KILLBUCK SVGS BK CO, KILLBUCK, OHIO	01/18/2025	07/29/2024	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 8, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENCHMARK COMMUNITY BANK	* Branch (Domestic) Premises	Benchmark Community Bank, Kenbridge, Virginia, to establish a branch facility to be located at 105 South Main Street, Franklinton, North Carolina, and to increase investment in bank premises.	Newspaper: Federal Register:	03/24/2025 Not applicable

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District: 5

Federal Reserve Bank of Richmond

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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 March 8, 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		

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District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending March 8, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK	* 18C	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:	Not available
	* 3A3		Federal Register:	Not available
	* Branch (Domestic)			
CIBC BANK USA	Public Welfare Investment	CIBC Bank USA, Chicago, Illinois, requests prior approval to make a public welfare investment pursuant to Section 208.22(d) of Regulation H	Newspaper:	Not applicable
			Federal Register:	Not applicable
CIBC BANK USA	Public Welfare Investment	CIBC Bank USA, Chicago, Illinois, requests prior approval to make a public welfare investment pursuant to Section 208.22(d) of Regulation H	Newspaper:	Not applicable
			Federal Register:	Not applicable
CIBC BANK USA	Public Welfare Investment	CIBC Bank USA, Chicago, Illinois, requests prior approval to make a public welfare investment in pursuant to Section 208.22(d) of Regulation H	Newspaper:	Not applicable
			Federal Register:	Not applicable
LONGVIEW CAPITAL CORPORATION	* 3A3	Longview Capital Corporation, Newman, Illinois to acquire Middletown State Bank, Middletown, Illinois.	Newspaper:	Not available
			Federal Register:	04/03/2025
MORNING SUN BANK CORP.	* 3A3	Morning Sun Bank Corp., Morning Sun, Iowa to acquire First Trust and Savings Bank, Coralville, Iowa.	Newspaper:	Not available
			Federal Register:	02/27/2025

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending March 8, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
OSCEOLA BANCORPORATIO N	Change in Bank Control	Notice by The E. Todd Kale Bank Stock Trust, Osceola, Iowa with Eric Todd Kale, Osceola, Iowa and Mark Walz, West Des Moines, Iowa as co-trustees; the T. Reed Kale Bank Stock Trust, Osceola, Iowa with Mark Walz, West Des Moines, Iowa as trustee; the Sandra S. Kale Trust, Osceola, Iowa with Mark Walz, West Des Moines, Iowa as trustee; Eric Todd Kale, Osceola, Iowa, as an individual; and the J. Fred Reed Jr. Grandchild's Trust for Bank Stock Osceola, Iowa with Eric Todd Kale, Osceola, Iowa as trustee to join the Kale Family Control Group, a group acting in concert, and retain voting shares of Osceola Bancorporation and indirectly retain voting shares of American State Bank, both of Osceola, Iowa.	Newspaper: Federal Register:	Not available 03/31/2025
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

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
724744	GNB BK, GRUNDY CENTER, IOWA	02/08/2025	11/18/2024	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending March 8, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* Branch (Domestic)	Centennial Bank, Conway, Arkansas, to establish a branch facility to be located at 9324 Huebner Road, San Antonio, Texas.	Newspaper: Federal Register:	03/15/2025 Not applicable
COMMUNITY FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	Change in Bank Control	Michael Radcliffe, Jason Jones, Kathy Seaford, all of Benton, Kentucky; Kathy Parker, Calvert City, Kentucky; and Dominic Agresta, Indianapolis, Indiana, and Shawwn Storms, Batesville, Indiana, principals of Fiduciary Trust Services, LLC, Greensburg, Indiana, as trustees of the Community Financial Services, Inc. ESOP, Benton, Kentucky (CFS ESOP), to retain voting shares of CFS ESOP and thereby indirectly retain voting shares of Community Financial Services, Inc., and Community Financial Services Bank, both of Benton, Kentucky.	Newspaper: Federal Register:	03/19/2025 03/25/2025
FIRST SAVINGS BANK	* Branch (Domestic)	First Savings Bank, Jeffersonville, Indiana, to establish a branch facility to be located at 4909 Old Vincennes Road, Floyds Knobs, Indiana	Newspaper: Federal Register:	03/21/2025 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending March 8, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
MONTICELLO BANCSHARES, INC.	Change in Bank Control	Notice by the Leland Phillips and Peggy Phillips Living Trust dated March 22, 2007 FBO Mitchell Linn Phillips, Hannibal, Missouri, Mitchell Linn Phillips, San Tan Valley, Arizona, as Bank Stock Trustee; Leland Phillips and Peggy Phillips Living Trust dated March 22, 2007 FBO Michelle Phillips, Hannibal, Missouri, Michelle Phillips, Lewistown, Missouri, as Bank Stock Trustee; Leland Phillips and Peggy Phillips Living Trust dated March 22, 2007 FBO Melissa Phillips Pflantz, Hannibal, Missouri, Melissa Phillips Pflantz, Wilmington, North Carolina, as Bank Stock Trustee; Crystal Hawk, Hannibal, Missouri, as trust protector of each of the trusts; and HNB National Bank, Hannibal, Missouri, as successor trustee of each of the trusts, a group acting in concert, to acquire voting shares of Monticello Bancshares, Inc., and thereby indirectly acquire voting shares of Bank of Monticello, both of Monticello, Missouri	Newspaper: Federal Register:	04/04/2025 03/27/2025
STARK BANCSHARES, INC.	Change in Bank Control	Notice by Tony Steele, Tyler Steele, Carolyn Grimsley, Jill Grimsley, Paul Grimsley and Guy Cable, each of Bentonville, Arkansas; Philip Fletcher, Hiwasse, Arkansas; Kirby Lane, Anderson, Missouri; Tommy Coughlin, Centerton, Arkansas; John Kallenbach and Jim Hacker, each of Bolivar, Missouri; Roland Julian, Rogers, Arkansas; Beverly Jones, Jay, Oklahoma; and Pam Lawson, Grove, Oklahoma, to acquire voting shares of Stark Bancshares, Inc., and thereby indirectly acquire voting shares of LimeBank, both of Bolivar, Missouri	Newspaper: Federal Register:	03/27/2025 03/28/2025

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

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261940	ANSTAFF BK, GREEN FOREST, ARKANSAS	02/28/2025	11/12/2024	S	Int Small Bank
168571	ARMOR BK, FORREST CITY, ARKANSAS	01/19/2025	10/15/2024	S	Int Small Bank
466754	BANK OF FAYETTE CTY, PIPERTON, TENNESSEE	11/02/2024	07/22/2024	S	Int Small Bank
541857	CARROLL B&T, HUNTINGDON, TENNESSEE	09/27/2024	06/03/2024	S	Int Small Bank
856748	CITIZENS BK, BATESVILLE, ARKANSAS	03/30/2024	05/15/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

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

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending March 8, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
Battle Financial, Inc.	* 3A1	Battle Financial, Inc., Edwards, Colorado, to become a bank holding company by acquiring Stearns Bank Upsala National Association, Upsala, Minnesota.	Newspaper:	Not available
			Federal Register:	04/04/2025
CARLSON BANKSHARES, INC.	Change in Bank Control	Nicklaus Dalton and Anthony Rupp, both of Spicer, Minnesota, to join the Carlson Family Control Group, a group acting in concert, by acquiring voting shares of Carlson Bankshares, Inc., and thereby indirectly acquiring voting shares of United Minnesota Bank, both of New London, Minnesota.	Newspaper:	03/25/2025
			Federal Register:	03/25/2025
FIRST INTERSTATE BANK	* Branch (Domestic)	First Interstate Bank, Billings, Montana, to establish a branch at 1947 9th Street West, Columbia Falls, Montana.	Newspaper:	Not available
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 Quarter of

Institution	Location	Quarter
NONE		

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending March 8, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST ANTLERS BANCORPORATION, 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
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

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending March 8, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
PLATTE VALLEY FINANCIAL SERVICE COMPANIES, INC.	Change in Bank Control	The Henry Kosman Irrevocable Trust, dtd 10/8/2021, Torrington, Wyoming, Willa Z. Kosman, Scottsbluff, Nebraska, Jennifer R. Bostic, Phoenix, Arizona, and Henry Hunter Kosman, Scottsbluff, Nebraska, as co-trustees; the Willa Kosman Irrevocable Trust, dtd 10/10/2021, Torrington, Wyoming, Henry Howell Kosman, Scottsbluff, Nebraska, Jennifer R. Bostic, and Henry Hunter Kosman, as co-trustees; the Rudy Rothseiden Irrevocable Trust, Rudy Rothseiden, trustee, both of Alachua, Florida; Anne Burkholder, Cozad, Nebraska; Megan A. Burkholder, Cozad, Nebraska; Ashley G. Burkholder, Cozad, Nebraska; Karyn A. Burkholder, Cozad, Nebraska; and a minor child of Henry Hunter Kosman, Jennifer Bostic, Custodian; to join the Kosman Family Group, a group acting in concert, to retain voting shares of Platte Valley Financial Service Companies, Inc., Scottsbluff, Nebraska (PVFS), and indirectly retain voting shares of Platte Valley Bank, Scottsbluff, Nebraska (PVBS); Platte Valley Bank, Torrington, Wyoming (PVBT); and Mountain Valley Bank, Walden, Colorado (MVB). In addition, Meredith Hertweck, Durham, North Carolina; to join the Kosman Family Group to acquire voting shares of PVFS and indirectly retain voting shares of PVBS, PVBT, and MVB. Willa Kosman, Jennifer Bostic, Henry Hunter Kosman, Henry Howell Kosman, and Rudy Rothseiden have previously been permitted by the Federal Reserve System to acquire shares of PVFS and are members of the Kosman Family	Newspaper:	03/21/2025
			Federal Register:	03/28/2025

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 8, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
		Group.	

District: 10

Federal Reserve Bank of Kansas City

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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		
396255	SOVEREIGN BK, SHAWNEE, OKLAHOMA	03/01/2025

* Subject to the provisions of the Community Reinvestment Act

District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending March 8, 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
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 03/13/2025

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
965789	SUSSER BK, DALLAS, TEXAS	02/13/2025	08/26/2024	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank
645465	VISTA BK, DALLAS, TEXAS	07/29/2024	04/01/2024	O	Int Small Bank

CRA Examinations scheduled for Quarter of

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 March 8, 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.

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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
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