



FEDERAL RESERVE RELEASE

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

No. 11 Week ending March 15, 2025

*Updated: March 25, 2025*

## Board Actions

### Bank Holding Companies

EverBank Financial Corp, Jacksonville, Florida—to acquire Sterling Bank and Trust, FSB, Southfield, Michigan.

Approved: March 13, 2025

Renasant Corporation, Tupelo, Mississippi—to merge with The First Bancshares, Inc., and thereby indirectly acquire The First Bank, both of Hattiesburg, Mississippi.

Approved: March 13, 2025

### Enforcement

Lake Shore MHC and Lake Shore Bancorp Inc., both of Dunkirk, New York—written agreement dated June 28, 2023, terminated March 4, 2025.

Announced: March 13, 2025

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Dallas*

Frost Bank, San Antonio, Texas—to establish a branch at 3000 Golden Triangle Boulevard, Fort Worth, Texas.

Approved: March 11, 2025

#### *Minneapolis*

First Interstate Bank, Billings, Montana—to establish a branch at 1947 9th Street West, Columbia Falls, Montana.

Approved: March 14, 2025

#### *St. Louis*

Cadence Bank, Tupelo, Mississippi—to establish a branch at 3210 Market Street, Pascagoula, Mississippi, and to consolidate the loan production office located at 726 Delmas Avenue into the Market Street branch.

Approved: March 13, 2025

### Bank Holding Companies

#### *Director, S&R*

Popular, Inc., San Juan, Puerto Rico—termination of agreement dated November 18, 1998, between Popular Leasing & Rental, Inc. (the predecessor to Popular Auto, LLC), and the Board pursuant to section 25 of the Federal Reserve Act, concurrent with consummation of the proposed merger between Banco Popular de Puerto Rico and Popular Auto as part of an internal reorganization.\*

Approved: March 7, 2025

\*Addition

Town & Country Bancshares, Inc. (T&C), Norman, Oklahoma—request by T&C, Bassam Dina, and Prism Bank, Guthrie, Oklahoma, for partial relief from certain commitments.

Approved: March 10, 2025

### Bank Mergers

#### *Boston*

Reading Co-operative Bank, Reading, Massachusetts—to merge with Wakefield Co-operative Bank, Wakefield, Massachusetts, and thereby establish branches at Wakefield Co-operative Bank's main office and branches.

Approved: March 10, 2025

#### *Chicago*

One Community Bank, Oregon, Wisconsin—to merge with Intercity State Bank, Schofield, Wisconsin, and establish branches at 962 Grand Avenue, Schofield, Wisconsin; 2900 Schofield Avenue, Weston, Wisconsin; and 3600 Stewart Avenue, Wausau, Wisconsin.

Approved: March 13, 2025

## **Banks, State Member**

### ***Dallas***

Comerica Bank, Dallas, Texas—to make a public welfare investment.

Approved: March 12, 2025

## **Change in Bank Control**

### ***Dallas***

Bastrop Bancshares, Inc., Bastrop, Texas—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, Bastrop, Texas.

Permitted: March 11, 2025

PFBS Holdings, Inc., Dallas, Texas—Pratt Family PFBS Irrevocable Trust, Brian L. Pratt and Kenneth William Pratt, trustees, all of Dallas, Texas, to join the Pratt Family Control Group, a group acting in concert, to acquire voting shares of PFBS Holdings, Inc., and thereby indirectly acquire voting shares of Lakeside Bank, Rockwall, Texas.

Permitted: March 13, 2025

## **Extensions of Time**

### ***Director, S&R***

Wells Fargo & Company, San Francisco, California—extension of time to conform or divest a merchant banking investment.\*

Granted: March 3, 2025

\*Addition

### ***Secretary***

A.N.B. Holding Company, Ltd., Terrell, Texas—extension of time to acquire additional shares of The ANB Corporation, Terrell, Texas.\*

Granted: March 4, 2025

\*Addition

## **Supervision and Regulation**

### ***General Counsel***

Barclays US LLC, New York, New York—application for approval of a proposed internal debt "conversion trigger" that would allow the Board to order the conversion of Barclays US LLC's eligible long-term debt into common equity tier 1 capital, in accordance with the Board's TLAC (total-loss absorbing capacity) rule.

Approved: March 14, 2025

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending March 15, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ASSABET VALLEY BANCORP	* 3A1 Other BHC Filing	Application by Avidia Bancorp, Inc., Hudson, Massachusetts (a newly formed Maryland corporation), to become a bank holding company pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, by merging with Assabet Valley Bancorp Interim Merger Subsidiary, Inc. (in formation), and thereby acquiring Avidia Bank, Hudson, Massachusetts, in connection with the conversion of Assabet Valley Bancorp, Hudson, Massachusetts from mutual to stock form.	Newspaper: Federal Register:	04/16/2025 04/21/2025

\* 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.

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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

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**CRA Examinations scheduled for   Quarter of**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending March 15, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
LAKE SHORE, MHC	* Second Step Conversion * 3A1	Lake Shore, MHC, Dunkirk, New York, to convert from mutual to stock form. As part of the conversion, Lake Shore, MHC, and Lake Shore Bancorp, Inc., Dunkirk, New York, an existing mid-tier savings and loan holding company, will cease to exist and Lake Shore Savings Bank, Dunkirk, New York, will convert to a commercial bank, to be renamed to Lake Shore Bank, and become a wholly-owned subsidiary of a new corporation which has applied to become a bank holding company maintaining the name of Lake Shore Bancorp, Inc., pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	04/14/2025 Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

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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

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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

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**CRA Examinations scheduled for   Quarter of**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending March 15, 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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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

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SN = Substantial noncompliance

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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

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**CRA Examinations scheduled for   Quarter of**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending March 15, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

**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

NI = Needs to improve

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

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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

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**CRA Examinations scheduled for   Quarter of**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending March 15, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BANK	* Branch (Domestic)	First Bank, Southern Pines, North Carolina, to establish a branch facility to be located at 11324 N. Community House Road, Suite 10, Charlotte, North Carolina.	Newspaper: Federal Register:	03/24/2025 Not applicable

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**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.

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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

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**CRA Examinations scheduled for   Quarter of**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending March 15, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

**District: 6**

**Federal Reserve Bank of Atlanta**

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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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
353238	CENTRAL ST BK, CALERA, ALABAMA	03/07/2024	09/25/2023	S	Int Small Bank
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

Institution	Location	Quarter
NONE		

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending March 15, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah to make up to a public welfare investment, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah to make up to a public welfare investment, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
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, Middletown, Illinois.	Newspaper: Federal Register:	Not available 04/03/2025
MERCHANTS BANCORP	Change in Bank Control	Notice by The Petrie Grandchildren Trust (12/27/2019), Carmel, Indiana with Julia L. Kaercher, Carmel, Indiana, Emily J. Pell, Denver, Colorado, and Jody Petrie, Carmel, Indiana as co-trustees, Kaercher Children GST Trust (10/29/2021), Carmel, Indiana with Emily J. Pell, Denver, Colorado as trustee, Kaercher Children GST Trust (12/08/2020), Carmel, Indiana, with Emily J. Pell, Denver, Colorado as trustee and Julia L. Kaercher, Carmel, Indiana, to retain voting shares of Merchants Bancorp and thereby indirectly retain voting shares of Merchants Bank of Indiana, both of Carmel, Indiana. Additionally, Emily J Pell, Denver, Colorado, to acquire voting shares of Merchants Bancorp and thereby indirectly acquire voting shares of Merchants Bank of Indiana, both of Carmel, Indiana.	Newspaper: Federal Register:	Not available Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

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

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

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

O = Outstanding

S = Satisfactory

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 15, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CADENCE BANK	Public Welfare Investment	Cadence Bank, Tupelo, Mississippi, requests prior approval to make a public welfare investment of \$10,000,000, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
HEADQUARTERS HOLDING COMPANY	Change in Bank Control	Notice by Aaron Lee Wilson, Jennifer Renee Wilson, Kaden Lee Wilson, Kanon James Wilson and Amy Lyn Wilson-Dallas, all of Ava, Illinois, to join the Wilson family control group, a group acting in concert, to retain voting shares of Headquarters Holding Company, and thereby indirectly retain voting shares of The First National Bank of Ava, both of Ava, Illinois.	Newspaper: Federal Register:	04/07/2025 04/01/2025

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

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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
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 S Int Small Bank
3350724	SIGNATURE BK, FAYETTEVILLE, ARKANSAS	02/16/2025 10/15/2024 S Int Small Bank

\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending March 15, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

**District: 9**

**Federal Reserve Bank of Minneapolis**

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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
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 March 15, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BERCO, INC.	Change in Bank Control	Burke L. Matthews, Salina, Kansas, individually and in his capacity as co-trustee of the Kent M. Berkley Trust, co-trustee of the Hal J. Berkley Trust, co-trustee of the Earl H. Matthews Irrevocable Trust, co-trustee of the Paula C. Nelson Irrevocable Trust, and co-trustee of the Mary B. Phelps Irrevocable Trust, to retain voting shares of Berco, Inc., ("Company"), and thereby indirectly retaining voting shares of The Bennington State Bank, ("Bank") both of Salina, Kansas. In addition to Burke L. Matthews, Burke L. Matthews Irrevocable Trust, Earl H. Matthews Irrevocable Trust, Don H. Berkley Trust, Robert B. Berkley Trust, Eleanor L. Berkley Trust, Kent M. Berkley Grandkids Trust ("Grandkids Trusts") (all of Salina, Kansas); Paula C. Nelson Irrevocable Trust, Mary B. Phelps Irrevocable Trust, Karen M. Deckert Trust (all of Tescott, Kansas); Jeff A. Berkely Revocable Trust, Lawrence, Kansas; Gretchen Hunt, Eileen L. Berkley, Eleanor L. Berkley, as co-trustee Eleanor L. Berkley Trust, Earl H. Matthews, individually and as co-trustee of Paula C. Nelson Irrevocable Trust, Mary B. Phelps Irrevocable Trust, and Burke L. Matthews Irrevocable Trust, Amy K. Hemmer, individually and as co-trustee of Grandkids Trusts, Karla J. Spurgeon, individually and as co-trustee Jeff A. Berkley Revocable Trust, Calvin J. Berkley, individually and as co-trustee Jeff A. Berkley Revocable Trust (all of Salina, Kansas); Paula C. Nelson, individually and as co-trustee of Hal J. Berkley Trust, Earl H. Matthews Irrevocable Trust, Mary	Newspaper:	Not available
			Federal Register:	04/07/2025

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending March 15, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
		B. Phelps Irrevocable Trust, and Burke L. Matthews Irrevocable Trust, Mary B. Phelps, individually and as co-trustee of Earl H. Matthews Irrevocable Trust, Paula C. Nelson Irrevocable Trust, and Burke L. Matthews Irrevocable Trust, Karen M. Deckert, as co-trustee of Don H. Berkely Trust and Karen M. Deckert Trust; Scott Deckert, as co-trustee of Karen M. Deckert Trust (all of Tescott, Kansas); Alex K. Berkley, individually and as co-trustee of Grandkids Trusts, Carolyn B. Counihan, individually and as co-trustee of Grandkids Trusts (both of Mercer Island, Washington); Jonathan D. Berkley, as co-trustee of Robert B. Berkley Trust, James E. Berkley, as co-trustee of Kent M. Berkley Trust (both of Stockton, Kansas); Craig Berkley, Brooklyn, New York, individually and co-trustee of Grandkids Trusts; Vicki Padgett, Abilene, Kansas, as co-trustee Don H. Berkley Trust; and Jeff A. Berkley, Lawrence, Kansas, as co-trustee of Don H. Berkley Trust and Jeff A. Berkley Revocable Trust; to join the Berkley Family group, a group acting in concert, to retain voting shares of Company, and thereby indirectly retain voting shares of Bank.	

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending March 15, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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 CENTRAL NEBRASKA CO.	Change in Bank Control	Emma Ryan, Heartwell, Nebraska, to become a member of the Ryan Family Group, a group acting in concert, to acquire voting shares of First Central Nebraska Co., and thereby indirectly acquire voting shares of Nebraska State Bank and Trust Company, both of Broken Bow, Nebraska.	Newspaper: Federal Register:	Not available 04/04/2025
NORTHEAST KANSAS BANCSHARES, INC.	Change in Bank Control	The Kincaid Trust dated January 16, 2024, Jeff Kincaid and Pamela Kincaid, co-trustees, all of Lenexa, Kansas, to join the Kincaid Family group, a group acting in concert, and acquire voting shares of Northeast Kansas Bancshares, Inc. and thereby indirectly acquire voting shares of Kendall Bank, both of Overland Park, Kansas; Orrick Financial Corporation and TBO Bank, both of Orrick, Missouri.	Newspaper: Federal Register:	04/07/2025 04/03/2025

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

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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
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

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending March 15, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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

**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.

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

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S = Satisfactory  
NI = Needs to improve  
SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 15, 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.

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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