



FEDERAL RESERVE RELEASE

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

No. 12 Week ending March 22, 2025

Board Actions

Bank Branches, Domestic

Commonwealth Business Bank, Los Angeles, California—to establish a branch at 1 Bridge Plaza, Fort Lee, New Jersey.

Approved: March 20, 2025

Enforcement

Bank of Hawaii, Honolulu, Hawaii—consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

Announced: March 20, 2025

Frankewing Bancshares, Inc., Frankewing, Tennessee—issuance of a consent cease-and-desist order.

Announced: March 20, 2025

Forms

FR 2046—initial Board review to extend with revision the Selected Balance Sheet Items for Discount Window Borrowers.

Approved: March 21, 2025

FR 2644—final Board review to extend with revision the Report of Selected Assets and Liabilities of Domestically Chartered Commercial Banks and U.S. Branches and Agencies of Foreign Banks.

Approved: March 21, 2025

FR 4004—initial Board review to extend without revision the Written Security Program for State Member Banks.

Approved: March 21, 2025

FR 4006—initial Board review to extend without revision the Request for Extension of Time to Dispose of Assets Acquired in Satisfaction of Debts Previously Contracted.

Approved: March 21, 2025

FR 4008—initial Board review to extend without revision the Notice of Proposed Stock Redemption.

Approved: March 21, 2025

FR 4013—initial Board review to extend without revision the Notice Claiming Status as an Exempt Transfer Agent.

Approved: March 21, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Cleveland

The Killbuck Savings Bank Company, Killbuck, Ohio—to establish a branch at 445 West Milltown Road, Wooster, Ohio.

Approved: March 21, 2025

Kansas City

First United Bank and Trust Company, Durant, Oklahoma—to establish a branch at 601 Northwest Loop 410 Boulevard, San Antonio, Texas.

Approved: March 19, 2025

Secretary

Centennial Bank, Conway, Arkansas—to establish a branch at 9324 Huebner Road, San Antonio, Texas.

Approved: March 20, 2025

Bank Holding Companies

Chicago

Bosshard Financial Group, Inc., La Crosse, Wisconsin—to merge with Bosshard Banco, Ltd., La Crosse, Wisconsin, and thereby indirectly acquire Intercity State Bank, Schofield, Wisconsin, and The First National Bank of Bangor, Bangor, Wisconsin.

Approved: March 17, 2025

Kansas City

Heritage Bancshares, Inc., Topeka, Kansas—to merge with Fidelity State Bank and Trust Company, Topeka, Kansas, and thereby establish branches.

Approved: March 17, 2025

Minneapolis

Park Financial Group, Inc., Minneapolis, Minnesota—relief from certain commitments.

Granted: March 19, 2025

New York

First Central Bancorp, Inc., Glen Cove, New York—to become a bank holding company by acquiring First Central Savings Bank, Glen Cove, New York.

Withdrawn: March 19, 2025

Membership

Dallas

Stellar Bank, Houston, Texas—to become a member of the Federal Reserve system.

Approved: March 21, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 22, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BROOKLINE BANK	* 18C	Brookline Bank, Brookline,	Newspaper:	04/14/2025
	* Branch (Domestic)	Massachusetts, to merge with Berkshire Bank, Pittsfield, Massachusetts, Bank Rhode Island, Providence, Rhode Island, and PCSB Bank, Yorktown Heights, New York, with Brookline Bank as the resulting bank, and thereby establish branches at the locations of Berkshire Bank, Bank Rhode Island, and PCSB Bank's main office and branches.	Federal Register:	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 22, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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

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 22, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 March 22, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
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		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending March 22, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 March 22, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 March 22, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK	* 18C	BANK, Wapello, Iowa to merge with	Newspaper:	Not available
	* 3A3	First Trust and Savings Bank, Coralville, Iowa, and thereby establish branches at	Federal Register:	Not available
	* Branch (Domestic)	1831 2nd Street, Coralville, Iowa and 102 Augusta Avenue, Oxford, Iowa.		
Capra Financial, Inc.	* 3A1	Capra Financial, Inc. to become a bank holding company by acquiring 100 percent of the voting shares of Capra Bank, both of Dubuque, Iowa.	Newspaper:	04/18/2025
			Federal Register:	04/25/2025
IF BANCORP, INC.	Change in Bank Control	Stilwell Activist Investments, L.P., Stilwell Activist Fund, L.P. and Stilwell Partners, L.P., together known as The Stilwell Group, with Stilwell Value LLC, as general partner of each of the limited partnerships, all of New York, New York,; and Joseph D. Stilwell, San Juan, Puerto Rico, as managing member of Stilwell Value LLC ; individually, and as a group acting in concert, to acquire voting shares of IF Bancorp, Inc., Watseka, Illinois, and thereby indirectly acquire voting shares of Iroquois Federal Savings and Loan Association, Watseka, Illinois	Newspaper:	Not available
			Federal Register:	04/14/2025
LONGVIEW CAPITAL CORPORATION	* 3A3	Longview Capital Corporation, Newman, Illinois to acquire Middletown State Bank, Middletown, Illinois.	Newspaper:	Not available
			Federal Register:	04/03/2025

* Subject to the provisions of the Community Reinvestment Act

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

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 04/08/2025
ORION BANCORPORATIO N, INC.	* 3A5	Orion Bancorporation, Inc., Orion, Illinois, to merge with Mechanicsville Bancshares, Inc., Mechanicsville, Iowa, and thereby indirectly acquire Bridge Community Bank, Mount Vernon, Iowa.	Newspaper: Federal Register:	Not available 04/25/2025

* 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
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 22, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
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 22, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 March 22, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 22, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
		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

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		
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 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
Cornerstone Bancorp, Inc.	* 3A1	Cornerstone Bancorp, Inc., to become a bank holding company by acquiring Cornerstone Capital Bank, SSB, a Texas state savings bank, both of Houston, Texas.	Newspaper: Federal Register:	Not available 04/23/2025
North Texas Bancshares, Inc.	* 3A1	North Texas Bancshares, Inc., Frisco, Texas, to become a bank holding company through the acquisition of Reynolds, Teague, Thurman Financial Corp. and therefore, indirectly, The First National Bank of Moody, both of Moody, Texas	Newspaper: Federal Register:	04/17/2025 04/21/2025

* 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 22, 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