



FEDERAL RESERVE RELEASE

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

No. 13 Week ending March 29, 2025

Board Actions

Forms

FR 2082—final Board review to extend without revision the Registration of a Securities Holding Company.

Approved: March 27, 2025

FR 4014—initial Board review to extend without revision the Investment in Bank Premises Notification.

Approved: March 27, 2025

FR 4027—final Board review to extend without revision the Recordkeeping Provisions Associated with the Guidance on Sound Incentive Compensation Policies.

Approved: March 27, 2025

FR H-2—initial Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Regulation H (Loans Secured by Real Estate Located in Flood Hazard Areas).

Approved: March 27, 2025

FR K—final Board review to extend without revision the Recordkeeping Requirements of Regulation H and Regulation K Associated with the Procedures for Monitoring Bank Secrecy Act Compliance.

Approved: March 27, 2025

FR W—final Board review to extend without revision the Reporting and Recordkeeping Requirements Associated with Regulation W.

Approved: March 27, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Kansas City

The Payne County Bank, Perkins, Oklahoma—to establish a branch at 1002 East Main Street, Cushing, Oklahoma.

Approved: March 26, 2025

San Francisco

Bank of Hawaii, Honolulu, Hawaii—to establish a branch at 134 Chalan San Antonio, Tamuning, Guam.

Approved: March 28, 2025

St. Louis

First Savings Bank, Jeffersonville, Indiana—to establish a branch at 4909 Old Vincennes Road, Floyds Knobs, Indiana.

Approved: March 26, 2025

Bank Holding Companies

Dallas

Community Bank Holdings of Texas, Inc., Corsicana, Texas—to acquire CapTex Bancshares, Inc., and thereby indirectly acquire CapTex Bank, both of Fort Worth, Texas.

Approved: March 27, 2025

General Counsel

Cadence Bank, Tupelo, Mississippi—waiver of application to acquire FCB Financial Corp. (FCB) and thereby indirectly acquire First Chatham Bank, both of Savannah, Georgia, in connection with the merger of FCB and First Chatham Bank with and into Cadence Bank.*

Granted: March 19, 2025

*Addition

Hope Bancorp, Inc., Los Angeles, California—waiver of application to acquire Territorial Bancorp, Inc., and thereby indirectly acquire Territorial Savings Bank, both of Honolulu, Hawaii, in connection with the merger of Territorial Savings Bank into Bank of Hope, Los Angeles, California.*

Granted: February 28, 2025

*Addition

Kansas City

One America Bancorp, Inc., Dallas, Texas—to become a bank holding company by acquiring The Hopeton State Bank, Hopeton, Oklahoma.

Approved: March 28, 2025

Philadelphia

Mid Penn Bancorp, Inc., Harrisburg, Pennsylvania—waiver of application to merge with William Penn Bancorporation and thereby indirectly acquire its subsidiary, William Penn Bank, both of Bristol, Pennsylvania, in connection with the merger of William Penn Bank with and into Mid Penn Bank, Millersburg, Pennsylvania.

Granted: March 26, 2025

St. Louis

Griggsville Bancshares, Inc., Griggsville, Illinois—waiver of application to acquire Scott Morgan Bancorp, Inc., and thereby indirectly acquire Bank of Bluffs, both of Bluffs, Illinois, in connection with the merger of Farmers National Bank of Griggsville, Griggsville, Illinois, with and into Bank of Bluffs.

Granted: March 28, 2025

Bank Mergers

St. Louis

Cadence Bank, Tupelo, Mississippi—to merge with First Chatham Bank, Savannah, Georgia, and to retain the acquired facilities as branches.*

Approved: March 19, 2025

*Addition

Banks, State Member

Dallas

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

Approved: March 25, 2025

San Francisco

East West Bank, Pasadena, California—to make a public welfare investment.

Approved: March 24, 2025

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York—to make a public welfare investment.

Approved: March 28, 2025

Manufacturers and Traders Trust Company, Buffalo, New York—to make a public welfare investment.

Approved: March 27, 2025

Change in Bank Control

Secretary

First Antlers Bancorporation, Inc., Antlers, Oklahoma—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, Antlers, Oklahoma.*

Permitted: March 21, 2025

*Addition

Extensions of Time

Director, S&R

Capital Plan and Stress Test Results—extension of time, until April 7, 2025, (1) for each company required to submit by April 5, 2025, its capital plan and (2) for each company required to submit by April 5, 2025, its company-run stress test results.

Granted: March 28, 2025

International Operations

New York

JPMorgan Chase & Co., New York, New York; JPMorgan Chase Bank, N.A., Columbus, Ohio; and J.P. Morgan International Finance Limited, New York, New York—prior notice to make an additional investment in a foreign subsidiary pursuant to section 211.9(f) of the Board's Regulation K.*

Reviewed and no objection: March 6, 2025

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 29, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTREVILLE BANK	* 3A1	Centreville, MHC to become a bank holding company by acquiring 100 percent of the voting shares of Centreville Bank, both of West Warwick, Rhode Island, pursuant to sections 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	04/26/2025
			Federal Register:	04/28/2025

* 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.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
699105	BLUESTONE BK, RAYNHAM, MASSACHUSETTS	03/02/2025	11/04/2024	S	Int Small Bank
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 29, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY, THE	Premises	The Adirondack Trust Company, Saratoga Springs, New York, under Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H, to increase its investment in bank premises.	Newspaper: Federal Register:	Not applicable Not applicable
BESSEMER GROUP, INCORPORATED, THE	Change in Bank Control	Charles Frederick Oppenheim, Palm Beach, Florida, and Lorna Marie Oppenheim, London, United Kingdom, in their individual capacities, the Caroline Emily Oppenheim Revocable Trust, New Jersey, and Caroline Emily Oppenheim, London, United Kingdom, through the Caroline Emily Oppenheim Revocable Trust, to join a group acting in concert to retain voting shares in The Bessemer Group, Incorporated, Woodbridge, New Jersey; and indirectly retain voting shares of Bessemer Trust Company, N.A., New York, New York and Bessemer Trust Company, Woodbridge, New Jersey.	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 applicable Not applicable

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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.

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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

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 29, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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S = Satisfactory

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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 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 29, 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:

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S = Satisfactory

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
504311	GENOA BKG CO, GENOA, OHIO	03/22/2025	05/13/2024	O	Int Small Bank
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 29, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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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
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 29, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
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.

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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
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 29, 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.		

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending March 29, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ITASCA BANCORP INC.	Change in Bank Control	Glenn E. Mensching, Jr., Frankfort, Michigan; Teresa B. Mensching, Frankfort, Michigan; Jack E. Mensching, Itasca, Illinois; Kathleen G. Mensching, Itasca, Illinois; Julie Mensching Hrejsa, Elmhurst, Illinois; James R. Mensching, Itasca, Illinois; and Lynnea G. Mensching, Itasca, Illinois, to join the Mensching Family Control Group, a group acting in concert, to acquire the voting shares of Itasca Bancorp, Inc., Itasca, Illinois. and thereby indirectly acquire voting shares of Itasca Bank & Trust Co. Itasca, Illinois. Additionally, Seth D. Mensching, Ann Arbor, Michigan; Henry Cira Mensching, Ann Arbor, Michigan; Jack E. Mensching IRA, Itasca, Illinois; Michael Francis Gara, Waterford, Wisconsin; Mary Gara, Waterford, Wisconsin; Jeffrey Hrejsa, Elmhurst, Illinois; Julie Mensching Hrejsa as Custodian for a minor child under the ILUGMA, Elmhurst, Illinois; Susan G. Kolosovsky, Itasca, Illinois; Jonathan G. Kolosovsky, Itasca, Illinois; and Susan G. Kolosovsky as Custodian for minor children under the ILUMGA, Itasca, Illinois; James R. Mensching Beneficiary IRA, Itasca, Illinois; Emily Grace Mensching, Ft. Lauderdale, Florida; and Devon Elise Mensching Schubert, Pflugerville, Texas, to join the Mensching Family Group, a group acting in concert, to retain the voting shares of Itasca Bancorp, Inc., and thereby indirectly retain voting shares of Itasca Bank & Trust Co., Itasca, Illinois.	Newspaper:	04/16/2025
			Federal Register:	04/21/2025

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending March 29, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 04/08/2025
OLD SECOND BANCORP, INC.	* 3A5	Old Second Bancorp, Inc., Aurora, Illinois to merge with Bancorp Financial, Inc. and thereby indirectly acquire Evergreen Bank Group, both of Oak Brook, Illinois.	Newspaper: Federal Register:	04/28/2025 05/02/2025

* Subject to the provisions of the Community Reinvestment Act

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 29, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
114840	FIRST ST BK, RUSSELLVILLE, ARKANSAS	03/22/2025	12/02/2024	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 29, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDWEST BANCORPORATIO N, INC.	Change in Bank Control	The Harold G. Wahlquist Revocable Trust, Eden Prairie, Minnesota, Harold G. Wahlquist Jr. Eden Prairie, Minnesota, and Katherine M. Wahlquist, St. Louis Park, Minnesota, individually and as co trustees; Charles P. Wahlquist, West End, North Carolina, and Andrew C. Wahlquist, Plymouth, Minnesota, to become members of the Wahlquist Family Group, a group acting in concert, to retain voting shares of MidWest Bancorporation Inc., Eden Prairie, Minnesota, and thereby indirectly retain voting shares of Star Bank, Maple Lake, Minnesota.	Newspaper: Federal Register:	Not available Not available

District: 9

Federal Reserve Bank of Minneapolis

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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
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 29, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
WELCH BANCSHARES, INC.	Change in Bank Control	The Charles L. Stoner Irrevocable Spousal Trust, Barbara J. Stoner, as trustee, both of Miami, Oklahoma, to become members of the Stoner Family Control Group, a group acting in concert, to acquire voting shares of Welch Bancshares, Inc., and thereby indirectly acquire voting shares of Welch State Bank of Welch, Okla., both of Welch, Oklahoma.	Newspaper: Federal Register:	Not available 04/17/2025

District: 10

Federal Reserve Bank of Kansas City

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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 29, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
Cornerstone Bancorp, Inc.	* 3A1	Cornerstone Bancorp, Inc., to become a Newspaper: bank holding company by acquiring Cornerstone Capital Bank, SSB, a Texas state savings bank, both of Houston, Texas.	Not available Federal Register: 04/23/2025

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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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 29, 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