



FEDERAL RESERVE RELEASE

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

No. 16 Week ending April 19, 2025

Board Actions

Bank Holding Companies

Capital One Financial Corporation, McLean, Virginia—(1) to acquire Discover Financial Services (Discover), Riverwoods, Illinois, and thereby indirectly acquire Discover Bank, Greenwood, Delaware, and (2) to indirectly acquire Discover's ownership interests in certain nonbank companies engaged in extending credit and servicing loans, activities related to extending credit, and data processing.

Announced: April 18, 2025

United Community Banks, Inc., Greenville, South Carolina—(1) to acquire ANB Holdings, Inc., and thereby indirectly acquire American National Bank, both of Oakland Park, Florida, and (2) for United Community Bank, Greenville, South Carolina, to merge with American National Bank and to establish and operate a branch at the location of the main office and branch of American National Bank.

Announced: April 16, 2025

Enforcement

Discover Financial Services and DFS Services LLC, both of Riverwoods, Illinois—consent cease-and-desist order and assessment of a civil money penalty.

Announced: April 18, 2025

Regulations and Policies

Stress Testing—(1) notice of proposed rulemaking and request for comment on modifications to the capital plan rule and stress capital buffer requirement and (2) initial Board review to extend with revision the Capital Assessments and Stress Testing Reports (FR Y-14A/Q/M).

Approved: April 16, 2025

Reserve Bank Operations

Federal Reserve Bank of Philadelphia—appointment of Anna Paulson as president and chief executive officer.*

Approved: April 8, 2025

*Addition

Reserve Bank Director—appointment of a director for the Memphis Branch of the Federal Reserve Bank of St. Louis.

Approved: April 15, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

First Farmers Bank & Trust Co., Converse, Indiana—to establish a branch at 1511 West South Street, Lebanon, Indiana.

Approved: April 17, 2025

Bank Holding Companies

Cleveland

Northwest Bancshares Inc., Columbus, Ohio—waiver of application to merge with Penns Woods Bancorp, Inc., and thereby indirectly acquire Jersey Shore State Bank (Jersey), Williamsport, Pennsylvania, and Luzerne Bank (Luzerne), Luzerne, Pennsylvania, in connection with the merger of Jersey and Luzerne with and into Northwest Bank, Warren, Pennsylvania.

Granted: April 18, 2025

Dallas

Yoakum National Bancshares, Inc., Yoakum, Texas—to acquire Ganado Bancshares, Inc., and thereby indirectly acquire Citizens State Bank, both of Ganado, Texas.

Approved: April 17, 2025

General Counsel

SouthState Corporation (SouthState), Winter Haven, Florida—waiver of application in connection with a corporate reorganization to change SouthState's state of incorporation from South Carolina to Florida.*

Granted: April 11, 2025

*Addition

Kansas City

First Fidelity Bancorp, Inc. (First Fidelity), Oklahoma City, Oklahoma—relief from certain commitments.*

Granted: April 7, 2025

*Addition

Banks, State Member

Secretary

First Financial Bank, Cincinnati, Ohio—to make certain public welfare investments (three requests).

Approved: April 17, 2025

Change in Bank Control

Boston

Guaranty Bancorp, Inc., Woodsville, New Hampshire—the Charles P. Butson Living Trust and the Michele F. Butson Living Trust, Charles P. Butson and Michele F. Butson, as co-trustees of both aforementioned trusts, all of Bradenton, Florida, and others, as a group acting in concert, to retain voting shares of Guaranty Bancorp, Inc., and thereby indirectly retain voting shares of Woodsville Guaranty Savings Bank, Woodsville, New Hampshire.

Permitted: April 18, 2025

Chicago

Devon Bancorp, Inc., Chicago, Illinois—Donna Loundy, Glenview, Illinois; Joseph Loundy, Chicago, Illinois; Daniel Loundy, Ingleside, Illinois; David Loundy, Glencoe, Illinois; Alexander Loundy, Glencoe, Illinois; Samuel Loundy, Glencoe, Illinois; Ari Loundy, Chicago, Illinois; Ronen Loundy, Kenosha, Wisconsin; Elan Loundy, Boulder, Colorado; Irving Loundy, Chicago, Illinois; and LFI Glenview, LLC, Glenview, Illinois, a group acting in concert, to retain voting shares of Devon Bancorp, Inc., and thereby indirectly retain voting shares of Devon Bank, Chicago, Illinois.

Withdrawn: April 17, 2025

Cleveland

Buckeye State Bancshares, Inc., Powell, Ohio—Stanley Jackson, Westerville, Ohio, individually and as trustee of the Buckeye State Bank 401(k) Employee Stock Ownership Plan (ESOP), and Kevin Rahe, Perrysburg, Ohio, as trustee of the ESOP, to retain voting shares and thereby control Buckeye State Bancshares, Inc., and indirectly control Buckeye State Bank, Powell, Ohio.

Permitted: April 17, 2025

Extensions of Time

New York

Hanover Bancorp, Inc., Mineola, New York (a Maryland corporation)—extension to July 5, 2025, to become a bank holding company by acquiring Hanover Bancorp, Inc., and thereby indirectly acquiring Hanover Community Bank, Garden City Park, New York.

Granted: April 14, 2025

Secretary

Thrivent Financial for Lutherans, Minneapolis, Minnesota—extension of time to comply with the requirements of the Volcker Rule.

Granted: April 15, 2025

Financial Holding Companies

Atlanta

EverBank Financial Corp, Jacksonville, Florida—election to become a financial holding company.

Effective: April 17, 2025

Supervision and Regulation

Director, S&R

Main Index—request by Morgan Stanley for a determination regarding certain indexes for purposes of the Board's capital rule.

Granted: April 16, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 19, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 April 19, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MILLBROOK	* Branch (Domestic)	Request for extension of time to consummate by the Bank of Millbrook, Millbrook, New York, to establish a full-service branch office to be located at 110 Route 44, Millerton, New York.	Newspaper: Federal Register:	Not available 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 04/29/2025

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District: 2

Federal Reserve Bank of New York

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3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	08/18/2024	01/16/2024	NI	Int Small Bank

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 April 19, 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 April 19, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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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 April 19, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS BANK OF APPOMATTOX, THE	Premises	Farmers Bank of the Appomattox, Appomattox, Virginia, to exceed its limit of investment in bank premises, pursuant to Section 208.21 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
UNITED BANK	Public Welfare Investment	United Bank, Fairfax, Virginia requests prior approval to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
UNITED BANK	Public Welfare Investment	United Bank, Fairfax, Virginia request prior approval to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable

District: 5

Federal Reserve Bank of Richmond

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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 April 19, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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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 April 19, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLARKEL, INC.	Change in Bank Control	The Fred W. Maifeld Residuary Trust – FBO Lori Maifeld, Clarksville, IA, Arlyn Maifeld, Parkersburg, IA as trustee; Lester J. Maifeld, Burnsville, MN as trustee; Roger L. Maifeld, Manchester, IA, as trustee; and Russell D. Maifeld, Galesburg, IL as trustee; The Fred W. Maifeld Residuary Trust – FBO Rhonda Maifeld, Clarksville, IA, Arlyn Maifeld, Parkersburg, IA as trustee; Lester J. Maifeld, Burnsville, MN as trustee; Roger L. Maifeld, Manchester, IA, as trustee; and Russell D. Maifeld, Galesburg, IL as trustee, to acquire voting shares of Clarkel, Inc., Kesley, Iowa and thereby indirectly acquire voting shares of Iowa State Bank, Clarksville, Iowa.	Newspaper: Federal Register:	Not available 05/02/2025

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 April 19, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTH PORTE FINANCIAL INC.	Change in Bank Control	Notice by Winston Throgmorton and Tristan Throgmorton, both of Carbondale, Illinois, and Roderick Throgmorton and Rachel Throgmorton, both of Marion, Illinois, to establish the Throgmorton Family Control Group, a group acting in concert, to retain voting shares of South Porte Financial, Inc., and thereby indirectly retain voting shares of SouthernTrust Bank, both of Marion, Illinois	Newspaper:	04/30/2025
			Federal Register:	05/05/2025

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 April 19, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
KODA BANCOR, INC.	Change in Bank Control	Todd J. Anderson, Drayton, North Dakota, individually, and The Peter and Marie Anderson Living Trust (Peter B. Anderson and Marie K. Anderson, co-trustees), all of Drayton, North Dakota; to join the Anderson Family Control Group, a group acting in concert, to retain voting shares of Koda Bancor, Inc, Drayton, North Dakota, and thereby indirectly retain voting shares of Koda Bank, Drayton, North Dakota.	Newspaper: Federal Register:	Not available Not available
KODA BANCOR, INC.	Change in Bank Control	Karen L. Schumacher, Drayton, North Dakota, to become co-trustee of the KodaBank Employee Stock Ownership Plan, and thereby retain voting shares of Koda Bancor, Inc., Drayton, North Dakota, and thereby indirectly retain voting shares of Koda Bank, Drayton, North Dakota.	Newspaper: Federal Register:	Not available Not available

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
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 April 19, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE SKY BANK	* Branch (Domestic)	Blue Sky Bank, Pawhuska, Oklahoma, to establish a branch located at 15301 Dallas Parkway Suite 100, Addison, Dallas County, Texas, 75001.	Newspaper: Federal Register:	05/01/2025 Not applicable
EQUITY BANK	* 18C * Branch (Domestic)	Equity Bank, Andover, Kansas, to merge with NBC Oklahoma, Oklahoma City, Oklahoma, and incident thereto, establish branches in Enid, Altus, Kingfisher, and Oklahoma City, all in Oklahoma.	Newspaper: Federal Register:	05/14/2025 Not applicable
FIRSTBANK	* Branch (Domestic)	FirstBank, Lakewood, Colorado, to establish a branch located at 2271 North Frontage Road West, Vail, Colorado.	Newspaper: Federal Register:	04/30/2025 Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 April 19, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
TEXAS REGIONAL BANK	* Branch (Domestic)	Texas Regional Bank, Harlingen, Texas, Newspaper: to establish a branch at 13300 FM 1488, Magnolia, Texas	05/01/2025 Federal Register: Not applicable

* 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		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 19, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
TWIN CITY BANCORP, INC.	Change in Bank Control	Darragh Buckley, Bend, Oregon; to acquire 100% voting shares of Twin City Bancorp, Inc., and thereby indirectly acquire voting shares of Twin City Bank, both of Longview, Washington.	Newspaper: Federal Register:	Not available 05/13/2025

District: 12

Federal Reserve Bank of San Francisco

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3487947	UNIBANK, LYNNWOOD, WASHINGTON	07/05/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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