



FEDERAL RESERVE RELEASE

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

No. 17 Week ending April 26, 2025

## Board Actions

### Forms

FR 2034—final Board review to extend without revision the Senior Credit Officer Opinion Survey on Dealer Financing Terms.

Approved: April 24, 2025

FR 2231—final Board review to extend without revision the Computer-Security Incident Notification.

Approved: April 23, 2025

FR 2436—final Board review to extend without revision the Semiannual Report of Derivatives Activity.

Approved: April 24, 2025

FR 2510—final Board review to extend without revision the Report of Institution-to-Aggregate Granular Data on Assets and Liabilities on an Immediate Counterparty Basis.

Approved: April 23, 2025

FR 3033p and FR 3033s—final Board review to extend with revision the Census of Finance Companies and Other Lenders and the Survey of Finance Companies.

Approved: April 24, 2025

FR 3036—final Board review to extend with revision the Central Bank Survey of Foreign Exchange and Derivatives Market Activity.

Approved: April 24, 2025

FR 4203—initial Board review to extend without revision the Recordkeeping Provisions Associated with Guidance on Leveraged Lending.

Approved: April 23, 2025

FR CC—initial Board review to extend with revision the Recordkeeping and Disclosure Requirements Associated with Regulation CC.

Approved: April 24, 2025

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

Approved: April 23, 2025

FR LL-10(e)—final Board review to extend without revision the Application to Become a Savings and Loan Holding Company or to Acquire a Savings Association or Savings and Loan Holding Company.  
Approved: April 23, 2025

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Dallas*

Texas Regional Bank, Harlingen, Texas—to establish a branch at 332 West Jefferson Boulevard, Dallas, Texas.

Approved: April 22, 2025

#### *Kansas City*

BancFirst, Oklahoma City, Oklahoma—to establish a branch at 4200 South Western Avenue, Oklahoma City, Oklahoma.

Approved: April 22, 2025

BancFirst, Oklahoma City, Oklahoma—to establish a branch at 13600 North Eastern Avenue, Oklahoma City, Oklahoma.

Approved: April 22, 2025

#### *Richmond*

Burke and Herbert Bank and Trust Company, Alexandria, Virginia—to establish a branch at the corner of Broad Street Road East (Route 250) and Wilkes Ridge Parkway South in Goochland County, Virginia.

Approved: April 25, 2025

### Bank Holding Companies

#### *Atlanta*

Sunstate BancShares, Inc., Coral Gables, Florida—relief from certain commitments.

Granted: April 25, 2025

#### *Director, S&R*

Commonwealth Bank of Australia, Sydney, Australia—modification of a commitment.

Granted: April 24, 2025

#### *Kansas City*

NBC Bancshares, LLC, Lincoln, Nebraska—termination of certain commitments.

Granted: April 23, 2025

### Bank Premises

#### *Richmond*

The Farmers Bank of Appomattox, Appomattox, Virginia—to increase its investment in bank premises.

Approved: April 25, 2025

### Banks, State Member

#### *Dallas*

Charles Schwab Bank, SSB, Westlake, Texas—to make a public welfare investment.

Approved: April 23, 2025

***New York***

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.

Approved: April 21, 2025

**Change in Bank Control*****Kansas City***

Welch Bancshares, Inc., Welch, Oklahoma—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., Welch, Oklahoma.

Permitted: April 25, 2025

***New York***

First Greenwich Financial, Inc., Cos Cob, Connecticut—Dahlia D'Angelo, Sarasota, Florida, George Fred D'Angelo, Jr., Jake D'Angelo, Derek D'Angelo, and Kerry Elizabeth D'Angelo, Old Greenwich, Connecticut, to become members of the D'Angelo Family Group, a group acting in concert, to retain voting shares of First Greenwich Financial, Inc. (FGFI), and thereby indirectly retain voting shares of First Bank of Greenwich, Cos Cob, Connecticut; and the D'Angelo Family Trust (the trust), Naples, Florida, and Dahlia D'Angelo and George Fred D'Angelo, Jr., as co-trustees of the trust, to join the D'Angelo Family Group by acquiring voting shares of FGFI and thereby indirectly acquiring voting shares of First Bank of Greenwich.

Permitted: April 23, 2025

***St. Louis***

Headquarters Holding Company, Ava, Illinois.—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, Ava, Illinois.

Permitted: April 21, 2025

Monticello Bancshares, Inc., Monticello, Missouri—Mitchell Linn Phillips, San Tan Valley, Arizona, individually and as bank stock trustee of the Leland Phillips and Peggy Phillips Living Trust dated March 22, 2007, FBO Mitchell Linn Phillips, Hannibal, Missouri; Michelle Phillips, Lewistown, Missouri, individually and as bank stock trustee of the Leland Phillips and Peggy Phillips Living Trust dated March 22, 2007, FBO Michelle Phillips, Hannibal, Missouri; Melissa Phillips Pflantz, Wilmington, North Carolina, as bank stock trustee of the Leland Phillips and Peggy Phillips Living Trust dated March 22, 2007, FBO Melissa Phillips Pflantz, Hannibal, Missouri; Crystal Hawk, Hannibal, Missouri, as trust protector of each of the trusts; and HNB National Bank, Hannibal, Missouri, as successor trustee of each of the trusts, a group acting in concert, to acquire additional voting shares of Monticello Bancshares, Inc., and thereby indirectly acquire voting shares of Bank of Monticello, Monticello, Missouri.

Permitted: April 21, 2025

**Financial Holding Companies*****Chicago***

First Neighbor Bancshares, Inc., Toledo, Illinois—election to become a financial holding company.  
Effective: April 21, 2025

**Membership**

***Kansas City***

Armstrong Bank, Muskogee, Oklahoma—to become a member of the Federal Reserve System.  
Approved: April 21, 2025

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending April 26, 2025**

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

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**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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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 April 26, 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
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

\* 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.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 April 26, 2025

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Filer	Filing Type	Filing Proposal	End of Comment Period	
STURDY SAVINGS BANK	* 3A1	Sturdy Bancorp, MHC and Sturdy Bancorp, Inc., both of Stone Harbor, New Jersey; to become bank holding companies by acquiring Sturdy Savings Bank, Stone Harbor, New Jersey, upon the conversion of Sturdy Savings Bank from mutual to stock form.	Newspaper:	Not available
			Federal Register:	Not available

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\* Subject to the provisions of the Community Reinvestment Act

**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.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 April 26, 2025**

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

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**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.

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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.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 April 26, 2025**

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

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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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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 April 26, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMMUNITY BANKSHARES, INC.	Listed DeNovo	Community Bankshares, Inc.; to engage de novo in extending credit and servicing loans through its wholly-owned subsidiary, Phoenix Lender Services, LLC, both of LaGrange, Georgia, pursuant to section 225.28(b)(1) of the Board's Regulation Y.	Newspaper: Federal Register:	Not applicable 05/16/2025
UBANK	* 3A1	Formation of a shell, one-bank bank holding company for UBank, Knoxville, Tennessee.	Newspaper: Federal Register:	Not applicable Not applicable

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\* Subject to the provisions of the Community Reinvestment Act



**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:

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- SN = Substantial noncompliance

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

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 26, 2025

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Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS STATE BANK	* Branch (Domestic)	Citizens State Bank, Royal Oak, Michigan, to establish a branch located at 31550 Northwestern Highway, Suite 130, Farmington Hills, Michigan.	Newspaper: Federal Register:	05/05/2025 Not applicable
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

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

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- SN = Substantial noncompliance

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

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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**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 26, 2025

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Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANCORP OF SPARTA, LTD.	Change in Bank Control	Notice by Patricia Aitken, Sparta, Illinois, to retain voting shares of First Bancorp of Sparta, Ltd., and thereby indirectly retain voting shares of The First National Bank of Sparta, both of Sparta, Illinois.	Newspaper: Federal Register:	05/14/2025 Not available
INDEPENDENCE BANCSHARES, INC.	Change in Bank Control	Notice by Independence Bancshares, Inc. Employee Stock Ownership Plan (With 401(k) Provisions), Owensboro, Kentucky, and its Trustees, Gregory Mullican and Phillip Riney, both of Owensboro, Kentucky; Tracy Reid, Prospect, Kentucky; and Tawna Wright and Josh Searcy, both of Calhoun, Kentucky, a group acting in concert, to retain voting shares of Independence Bancshares, Inc., and thereby indirectly retain voting shares of Independence Bank of Kentucky, both of Owensboro, Kentucky	Newspaper: Federal Register:	05/05/2025 05/14/2025

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 26, 2025

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Filer	Filing Type	Filing Proposal	End of Comment Period	
LINCOLN COUNTY BANCORP, INC.	Change in Bank Control	Donald E. Thompson Residuary Trust, David W. Thompson, Donald Edward Thompson, and Lee B. Thompson, as trustees, David W. Thompson and Peggy L. Thompson Trust, David W. Thompson and Peggy L. Thompson, as trustees, Donald Edward Thompson Revocable Trust, Donald Edward Thompson, as trustee, Mary Lou Thompson Revocable Trust, Mary Lou Thompson, as trustee, Lee B. Thompson, individually, and Shiloh A. Werkmeister, individually, all of Troy, Missouri, and Amber DE Shafer, individually, Moscow Mills, Missouri, to establish the Thompson Family Control Group, a group acting in concert, to retain voting shares of Lincoln County Bancorp, Inc., Troy, Missouri and thereby indirectly retain voting shares of Peoples Bank & Trust Co., Troy, Missouri, Exchange Bank of Northeast Missouri, Kahoka, Missouri, New Frontier Bank, St. Charles, Missouri, and Peoples Bank of Altenburg, Altenburg, Missouri.	Newspaper: Federal Register:	Not available Not available
UNION BANK	* Branch (Domestic)	Union Bank, Mena, Arkansas, to establish a branch facility to be located at 500 West Main Street, Suite 112, Russellville, Arkansas	Newspaper: Federal Register:	Not available Not applicable

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**District: 8**

**Federal Reserve Bank of St. Louis**

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261940	ANSTAFF BK, GREEN FOREST, ARKANSAS	02/28/2025	11/12/2024	S	Int Small Bank
168571	ARMOR BK, FORREST CITY, ARKANSAS	01/19/2025	10/15/2024	S	Int Small Bank
466754	BANK OF FAYETTE CTY, PIPERTON, TENNESSEE	11/02/2024	07/22/2024	S	Int Small Bank
541857	CARROLL B&T, HUNTINGDON, TENNESSEE	09/27/2024	06/03/2024	S	Int Small Bank
114840	FIRST ST BK, RUSSELLVILLE, ARKANSAS	03/22/2025	12/02/2024	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending April 26, 2025**

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

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**District: 9**

**Federal Reserve Bank of Minneapolis**

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act



District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending April 26, 2025

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Filer	Filing Type	Filing Proposal	End of Comment Period	
ARMSTRONG BANK	Membership	Armstrong Bank, Muskogee, Oklahoma, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
REGENT CAPITAL CORPORATION	* 3A3 * 3A5	Regent Capital Corporation, Nowata, Oklahoma, through its subsidiary, DLP Acquisition Corporation, Tulsa, Oklahoma, to merge with DLP Bancshares, Inc., Saint Augustine, Florida, and thereby indirectly acquire DLP Bank, Starke, Florida.	Newspaper: Federal Register:	Not available 06/04/2025

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\* Subject to the provisions of the Community Reinvestment Act

**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.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
396255	SOVEREIGN BK, SHAWNEE, OKLAHOMA	03/01/2025

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending April 26, 2025**

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

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**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.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 26, 2025

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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
WESTERN ALLIANCE BANK	Public Welfare Investment	Western Alliance Bank, Phoenix, Arizona, would like to make a \$300,000 PWI investment in the Community Investment Corporation of Tucson, Arizona.	Newspaper: Federal Register:	Not applicable Not applicable

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**District: 12**

**Federal Reserve Bank of San Francisco**

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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
- 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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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
3487947	UNIBANK, LYNNWOOD, WASHINGTON	07/05/2024	07/31/2023	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act