



FEDERAL RESERVE RELEASE

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

No. 18 Week ending May 3, 2025



Board Actions

None

Actions Under Delegated Authority

Bank Branches, Domestic

Kansas City

First Priority Bank, Pryor, Oklahoma—to establish a branch at 12212 East 41st Street, Tulsa, Oklahoma.

Approved: May 1, 2025

St. Louis

Arvest Bank, Fayetteville, Arkansas—to establish a branch at 1702 SE 8th Street, Bentonville, Arkansas.

Approved: April 29, 2025

Cadence Bank, Tupelo, Mississippi—to establish a branch at 2201 East Fowler Avenue, Tampa, Florida.

Approved: April 30, 2025

Bank Holding Companies

Chicago

Orion Bancorporation, Inc., Orion, Illinois—to merge with Mechanicsville Bancshares, Inc., Mechanicsville, Iowa, and thereby indirectly acquire Bridge Community Bank, Mount Vernon, Iowa.

Approved: May 1, 2025

San Francisco

Redemption Holding Company, Salt Lake City, Utah—to become a bank holding company by acquiring Holladay Bank and Trust, Holladay, Utah.

Approved: April 29, 2025

Banks, State Member

Chicago

CIBC Bank USA, Chicago, Illinois—to make a public welfare investment.

Approved: April 30, 2025

CIBC Bank USA, Chicago, Illinois—to make a public welfare investment.*

Approved: April 24, 2025

*Addition

Dallas

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

Approved: May 1, 2025

St. Louis

Cadence Bank, Tupelo, Mississippi—to make a public welfare investment.*

Approved: April 22, 2025

*Addition

Change in Bank Control

Chicago

Osceola Bancorporation, Osceola, Iowa—the E. Todd Kale Bank Stock Trust, Osceola, Iowa, Eric Todd Kale, Osceola, Iowa and Mark Walz, West Des Moines, Iowa, as co-trustees; the T. Reed Kale Bank Stock Trust, Osceola, Iowa, Mark Walz, as trustee; the Sandra S. Kale Trust, Osceola, Iowa, Mark Walz, as trustee; and the J. Fred Reed Jr. Grandchild's Trust for Bank Stock, Osceola, Iowa, Eric Todd Kale, individually, and as trustee; to join the Kale Family Control Group, a group acting in concert, to retain voting shares of Osceola Bancorporation and thereby indirectly retain voting shares of American State Bank, Osceola, Iowa.

Permitted: April 29, 2025

Kansas City

First Central Nebraska Co., Broken Bow, Nebraska—Emma Ryan, Heartwell, Nebraska, to become a member of the Ryan Family Group, a group acting in concert, to acquire voting shares of First Central Nebraska Co. and thereby indirectly acquire voting shares of Nebraska State Bank and Trust Company, Broken Bow, Nebraska.

Permitted: May 2, 2025

Northeast Kansas Bancshares, Inc., Overland Park, Kansas—the Kincaid Trust dated January 16, 2024, Jeff Kincaid and Pamela Kincaid, as co-trustees, all of Lenexa, Kansas; to join the Kincaid Family Group, a group acting in concert, to acquire voting shares of Northeast Kansas Bancshares, Inc., and thereby indirectly acquire voting shares of Kendall Bank, Overland Park, Kansas, as well as Orrick Financial Corporation and TBO Bank, both of Orrick, Missouri.

Permitted: May 1, 2025

Platte Valley Financial Service Companies, Inc., Scottsbluff, Nebraska—the Henry Kosman Irrevocable Trust, dtd October 8, 2021, Torrington, Wyoming, Willa Z. Kosman and Henry Hunter Kosman, both of Scottsbluff, Nebraska, and Jennifer R. Bostic, Phoenix, Arizona, as co-trustees; the Willa Kosman Irrevocable Trust, dtd October 10, 2021, Torrington, Wyoming, Henry Howell Kosman, Scottsbluff, Nebraska, Jennifer R. Bostic, and Henry Hunter Kosman, as co-trustees; the Rudy Rothseiden Irrevocable Trust, Rudy Rothseiden, as trustee, both of Alachua, Florida; Anne Burkholder, Megan A. Burkholder, Ashley G. Burkholder, and Karyn A. Burkholder, each of Cozad, Nebraska; and a minor child of Henry Hunter Kosman, Jennifer Bostic, as custodian; to join the Kosman Family Group, a group acting in concert, to retain voting shares of Platte Valley Financial Service Companies Inc., (PVFSC), and thereby indirectly retain voting shares of Platte Valley Bank (PVBS), Scottsbluff, Nebraska; Platte Valley Bank (PVB), Torrington, Wyoming; and Mountain Valley Bank (MVB), Walden, Colorado. In addition, Meredith Hertweck, Durham, North Carolina; to join the Kosman Family Group to acquire voting shares of PVFSC and thereby indirectly retain voting shares of PVBS, PVB, and MVB. Willa Kosman, Jennifer Bostic, Henry Hunter Kosman, Henry Howell Kosman, and Rudy Rothseiden have previously been permitted by the Federal Reserve System to acquire shares of PVFS and are members of the Kosman Family Group.

Permitted: April 28, 2025

Minneapolis

Carlson Bankshares, Inc., New London, Minnesota—Nicklaus Dalton and Anthony Rupp, both of Spicer, Minnesota; to become members of the Carlson Family Control Group, a group acting in concert, to acquire voting shares of Carlson Bankshares, Inc., and thereby indirectly acquire voting shares of United Minnesota Bank, New London, Minnesota.

Permitted: April 30, 2025

St. Louis

Community Financial Services, Inc. Employee Stock Ownership Plan (CFS ESOP), Benton, Kentucky—Michael Radcliffe, Jason Jones, Kathy Seaford, all of Benton, Kentucky; Kathy Parker, Calvert City, Kentucky; and Dominic Agresta, Indianapolis, Indiana, and Shawwn Storms, Batesville, Indiana, principals of Fiduciary Trust Services, LLC, Greensburg, Indiana, as trustees of CFS ESOP, to retain voting shares of CFS ESOP and thereby indirectly retain voting shares of Community Financial Services, Inc., and Community Financial Services Bank, both of Benton, Kentucky.

Permitted: April 29, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 3, 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 May 3, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
PONCE FINANCIAL GROUP, INC.	* 3A1	Ponce Financial Group, Inc., Bronx, New York to become a bank holding company by acquiring Ponce Bank, Bronx, New York upon the conversion of Ponce Bank from a federal savings bank to a national bank.	Newspaper: Federal Register:	Not available Not available

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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 May 3, 2025

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

* Subject to the provisions of the Community Reinvestment Act

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 May 3, 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 May 3, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF CLARKE	* Branch (Domestic)	Bank of Clarke, Berryville, Virginia, to establish a branch at 1313 Dolley Madison Boulevard, McLean, Virginia.	Newspaper:	05/12/2025
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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.

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

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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 May 3, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANKSHARES, INC.	Listed Going Concern	Community Bankshares, Inc., LaGrange, Georgia; to retain Thomas Financial Group, Inc., Atlanta, Georgia, and thereby engage in extending credit and servicing loans, pursuant to section 225.28(b)(1) of the Board's Regulation Y.	Newspaper: Federal Register:	Not applicable 05/21/2025
GRAND BANK FOR SAVINGS, F.S.B.	Formation Exemption Request	GBS Financial, Inc., to become a savings and loan holding company by acquiring Grand Bank for Savings, FSB, both of Hattiesburg, MS.	Newspaper: Federal Register:	Not applicable Not applicable
WAYNE COUNTY BANK	Membership	Wayne County Bank, Waynesboro, Tennessee to become a Member of the Federal Reserve System	Newspaper: Federal Register:	Not applicable Not applicable

* 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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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 May 3, 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		

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 3, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
GENERATIONS BANK	* Branch (Domestic)	Generations Bank, Rogers, Arkansas to establish a branch facility located at 3503 South 55th Street, Rogers, Arkansas.	Newspaper: Federal Register:	05/12/2025 Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 May 3, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FRANDSEN FINANCIAL CORPORATION	Change in Bank Control	Michelle Lynn Ahneman, Eau Claire, Wisconsin; to acquire control of voting shares of Frandsen Financial Corporation, Arden Hills, Minnesota (Frandsen), by becoming a co-trustee of the Dennis Frandsen 2014 Children's Trust Agreement and the Dennis Frandsen 2015 Grandchildren's Trust Agreement, which owns Frandsen, and thereby indirectly owns Frandsen Bank & Trust, Lonsdale, Minnesota.	Newspaper: Federal Register:	05/26/2025 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 May 3, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHICKASAW BANC HOLDING COMPANY	* 3A3	Chickasaw Banc Holding Company, Oklahoma City, Oklahoma, to acquire Oklahoma Heritage Bank, Roff, Oklahoma.	Newspaper: Federal Register:	Not available 06/09/2025
COMMUNITY BANCORP, INC.	* 3A3	Community Bancorp, Inc., Chanute, Kansas, to merge with Farmers National Bancshares, Inc, and thereby indirectly acquire Prairie Bank of Kansas, both of Stafford, Kansas.	Newspaper: Federal Register:	05/29/2025 06/09/2025
VERIMORE BANK	* 18C * Branch (Domestic)	Verimore Bank, Brookfield, Missouri, to merge with Clay County Savings Bank, Liberty, Missouri, and incident thereto, to establish branches in Liberty, Kansas City, and Kearney, all in Missouri.	Newspaper: Federal Register:	Not available Not applicable

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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

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 3, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
2011 TCRT	* 3A3	2011 TCRT; Ford Ultimate Management Newspaper:	06/01/2025
	* 3A5	II, LLC; Ford Management II, L.P.; GJF Federal Register: 06/04/2025 Financial Management II, LLC; Ford Family Investment, LP; Ford Financial Fund II, L.P.; EB Acquisition Company LLC; Ford Management III, L.P.; Ford Financial Fund III, L.P.; and EB Acquisition Company II LLC, all of University Park, Texas, to acquire HomeStreet, Inc. and thereby indirectly control HomeStreet Bank, both of Seattle, Washington.	

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 May 3, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
LEWIS & CLARK BANCORP	Listed Going Concern	Lewis & Clark Bancorp, Oregon City, Oregon, to retain and acquire additional interests in iCache, Inc., Portland, Oregon, and thereby continue to indirectly engage in trust company functions, printing and selling MICR- encoded items, and data processing, pursuant to sections 225.28(b)(5), 225.28(b)(10)(ii), and 225.28(b)(14), respectively, of Regulation Y.	Newspaper: Federal Register:	Not applicable 05/27/2025

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District: 12

Federal Reserve Bank of San Francisco

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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