



FEDERAL RESERVE RELEASE

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

No. 20 Week ending May 17, 2025



## Board Actions

### Bank Holding Companies

Reconsideration of Board action—request for reconsideration of the Board's approval of (1) the application by Capital One Financial Corporation (Capital One), McLean, Virginia, to acquire Discover Financial Services (Discover), Riverwoods, Illinois, and (2) Capital One's notice to acquire certain of Discover's nonbanking companies.

Denied: May 12, 2025

### Enforcement

Perry County Bancorp Inc. and Du Quoin State Bank, both of Du Quoin, Illinois—written agreement dated April 26, 2023, terminated May 7, 2025.

Announced: May 13, 2025

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### Chicago

Citizens State Bank, Royal Oak, Michigan—to establish a branch at 31550 Northwestern Highway, Farmington Hills, Michigan.

Approved: May 12, 2025

#### Kansas City

FirstBank, Lakewood, Colorado—to establish a branch at 2271 North Frontage Road West, Vail, Colorado.

Approved: May 13, 2025

#### San Francisco

United Security Bank, Fresno, California—to establish a branch at 7010 North Palm Avenue, Fresno, California.

Approved: May 16, 2025

#### St. Louis

Union Bank, Mena, Arkansas—to establish a branch at 500 West Main Street, Russellville, Arkansas.

Approved: May 16, 2025

### Bank Holding Companies

#### Atlanta

Cypress Capital Group, Inc., Palm Beach, Florida—to engage de novo in commercial lending activities pursuant to section 225.28(b)(1) of the Board's Regulation Y.

Withdrawn: May 12, 2025

Seacoast Banking Corporation of Florida, Stuart, Florida—waiver of application to merge with Heartland Bancshares, Inc., and thereby indirectly acquire Heartland National Bank (Bank), both of Sebring, Florida, in connection with the merger of Bank with and into Seacoast National Bank, Stuart, Florida.

Granted: May 13, 2025

#### Boston

Avidia Bancorp, Inc. (a newly formed Maryland corporation), Hudson, Massachusetts—to become a bank holding company by merging with Assabet Valley Bancorp Interim Merger Subsidiary, Inc. (in formation), and thereby acquiring Avidia Bank, Hudson, Massachusetts, in connection with the conversion of Assabet Valley Bancorp, Hudson, Massachusetts, from mutual to stock form.

Approved: May 13, 2025

Centreville, MHC, West Warwick, Rhode Island—to become a bank holding company by acquiring Centreville Bank, West Warwick, Rhode Island.

Approved: May 15, 2025

#### General Counsel

Reconsideration of Board action—request for reconsideration of the Board's approval of (1) the application by Capital One Financial Corporation (Capital One), McLean, Virginia, to acquire Discover Financial Services (Discover), Riverwoods, Illinois, and (2) Capital One's notice to acquire certain of Discover's nonbanking companies.

Denied: May 13, 2025

### **New York**

ConnectOne Bancorp, Inc. (ConnectOne), Englewood Cliffs, New Jersey—waiver of application to merge with The First of Long Island Corporation, Melville, New York, and simultaneously merge the First National Bank of Long Island, Glen Head, New York, with and into ConnectOne.\*

Granted: May 9, 2025

\*Addition

Lake Shore, MHC, Dunkirk, New York—to convert from mutual to stock form. As part of the conversion, Lake Shore, MHC, and Lake Shore Bancorp, Inc., Dunkirk, New York, an existing mid-tier savings and loan holding company, will cease to exist, and Lake Shore Savings Bank, Dunkirk, New York, will convert to a commercial bank, to be renamed Lake Shore Bank, and become a wholly owned subsidiary of a new corporation that has applied to become a bank holding company and will maintain the name of Lake Shore Bancorp, Inc.

Approved: May 13, 2025

### **St. Louis**

BankFirst Capital Corporation, Macon, Mississippi—waiver of application to acquire The Magnolia State Corporation, Bay Springs, Mississippi, in connection with the merger of Magnolia State Bank, Bay Springs, Mississippi, with and into BankFirst Financial Services, Macon, Mississippi.

Granted: May 15, 2025

## **Bank Mergers**

### **St. Louis**

BankFirst Financial Services, Macon, Mississippi—to merge with Magnolia State Bank, Bay Springs, Mississippi, and to retain the acquired facilities as branches.

Approved: May 15, 2025

## **Bank Premises**

### **Atlanta**

Wayne County Bank, Waynesboro, Tennessee—to increase its investment in bank premises.

Approved: May 13, 2025

## **Banks, State Member**

### **Chicago**

Ally Bank, Sandy, Utah—to make a public welfare investment (two requests).

Approved: May 13, 2025

## **Change in Bank Control**

**Chicago**

IF Bancorp, Inc., Watseka, Illinois—Stilwell Activist Investments, L.P., Stilwell Activist Fund, L.P., and Stilwell Partners, L.P., together known as The Stilwell Group, with Stilwell Value LLC as general partner of each of the limited partnerships, all of New York, New York; and Joseph D. Stilwell, San Juan, Puerto Rico, as managing member of Stilwell Value LLC; as a group acting in concert, to acquire voting shares of IF Bancorp, Inc., and thereby indirectly acquire voting shares of Iroquois Federal Savings and Loan Association, Watseka, Illinois.

Permitted: May 14, 2025

**Kansas City**

Berco, Inc., Salina, Kansas—the Burke L. Matthews Irrevocable Trust, Earl H. Matthews Irrevocable Trust, Don H. Berkley Trust, Robert B. Berkley Trust, Eleanor L. Berkley Trust, Kent M. Berkley Grandkids Trust (Grandkids Trusts), Burke L. Matthews, individually, and as co-trustee of the Kent M. Berkley Trust, Hal J. Berkley Trust, Earl H. Matthews Irrevocable Trust, Paula C. Nelson Irrevocable Trust, and Mary B. Phelps Irrevocable Trust, Gretchen Hunt, Eileen L. Berkley, Eleanor L. Berkley, as co-trustee of the Eleanor L. Berkley Trust, Earl H. Matthews, individually, and as co-trustee of the Paula C. Nelson Irrevocable Trust, Mary B. Phelps Irrevocable Trust, and Burke L. Matthews Irrevocable Trust, Amy K. Hemmer, individually, and as co-trustee of Grandkids Trusts, Karla J. Spurgeon, individually, and as co-trustee of the Jeff A. Berkley Revocable Trust, and Calvin J. Berkley, individually, and as co-trustee of the Jeff A. Berkley Revocable Trust, all of Salina, Kansas, and others; to join the Berkley Family Group, a group acting in concert, to retain voting shares of Berco, Inc., and thereby indirectly retain voting shares of The Bennington State Bank, Salina, Kansas.

Permitted: May 12, 2025

**Financial Holding Companies****Secretary**

Cypress Capital Group, Inc., Palm Beach, Florida—election to become a financial holding company.\*

Effective: May 9, 2025

\*Addition

**International Operations****Cleveland**

PNC Bank, National Association, Wilmington, Delaware—to reestablish and extend the existence of PNC Bank International, Wilmington, Delaware, an Edge corporation.

Approved: May 13, 2025

**Membership****Atlanta**

Wayne County Bank, Waynesboro, Tennessee—to become a member of the Federal Reserve System.

Approved: May 13, 2025

**Supervision and Regulation****Director, S&R**

KeyCorp, Cleveland, Ohio—to make certain capital distributions under the capital plan rule.

Approved: May 13, 2025

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending May 17, 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 17, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PEAPACK PRIVATE BANK AND TRUST	* Branch (Domestic)	Peapack Private Bank & Trust , Bedminster, New Jersey, to establish a branch office to be located at 1010 Franklin Ave, Garden City, New York.	Newspaper: Federal Register:	Not available Not applicable

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\* Subject to the provisions of the Community Reinvestment Act



**District: 2**

**Federal Reserve Bank of New York**

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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

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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

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**CRA Examinations scheduled for   Quarter of**

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Institution	Location	Quarter
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 May 17, 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: 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.

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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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

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**CRA Examinations scheduled for   Quarter of**

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Institution	Location	Quarter
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 May 17, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

**District: 4**

**Federal Reserve Bank of Cleveland**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 17, 2025**

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

**District: 5**

**Federal Reserve Bank of Richmond**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

O = Outstanding  
S = Satisfactory  
NI = Needs to improve  
SN = Substantial noncompliance

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

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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

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**CRA Examinations scheduled for   Quarter of**

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Institution	Location	Quarter
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 May 17, 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: 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.

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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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

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**CRA Examinations scheduled for   Quarter of**

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Institution	Location	Quarter
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 May 17, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah to make a public welfare investment pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
ANCHOR BANCORPORATION, INC.	Change in Bank Control	The Estate of William H. Davis, Donna J. Davis as Executor, both of Fairview Park, Ohio, to retain voting shares of Anchor Bancorporation, Inc., and thereby control of Anchor State Bank, both of Anchor, Illinois. Additionally, Donna J. Davis, Fairview Park, Ohio, individually to become the largest shareholder, to acquire voting shares of Anchor Bancorporation, Inc. and thereby control of Anchor State Bank, both of Anchor, Illinois.	Newspaper: Federal Register:	Not available 06/02/2025
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**

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

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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
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 17, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST STATE BANCORP INC. COMBINED RETIREMENT BENEFIT PLAN	Listed DeNovo	First State Bancorp, Inc., Combined Retirement Benefit Plan, Caruthersville, Missouri, through its wholly owned subsidiary, SEMO SAG, LLC, a Missouri limited liability company, seeks retroactive approval to engage de novo in extending credit and servicing loans pursuant to Section 225.28(b)(1) of the Board's Regulation Y	Newspaper: Federal Register:	Not applicable 06/03/2025

**District: 8****Federal Reserve Bank of St. Louis**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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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
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 17, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SAINT JOSEPH BANCSHARES ACQUISITIONS, INC.	Change in Bank Control	Nancy Ferche, individually, and as trustee of the Robert Ferche Revocable Trust, as amended (the "Ferche Trust") and Marital Trust governed by the Ferche Trust agreement, all of St. Stephen, Minnesota, to acquire voting shares of St. Joseph Bancshares Acquisitions, Inc., Saint Joseph, Minnesota ("Company"), and thereby indirectly acquire voting shares of Sentry Bank, Saint Joseph, Minnesota; and Sherburne State Bank, Becker, Minnesota (the "Banks"). Additionally, Kimberly M. Juelke Revocable Trust, with Kimberly Juelke as trustee, both of Little Falls, Minnesota; Jason R. Ferche 2006 Revocable Trust, as amended, with Jason Ferche as trustee, both of Rice, Minnesota; Tamara L. Layne Revocable Trust, with Tamara O'Hara as trustee (formerly known as Tamara L. Layne), both of Sartell, Minnesota; and Cheryl A. Lumley Revocable Trust, as amended, with Cheryl Ferche as trustee (formerly known as Cheryl A. Lumley), both of Sartell, Minnesota, to join the Ferche Family Control Group by acquiring voting shares of Company, and thereby indirectly acquiring voting shares of the Banks.	Newspaper: Federal Register:	Not available Not available
STATE BANK OF BOTTINEAU HOLDING COMPANY	Change in Bank Control	Clinton D. Gjellstad, Velva, North Dakota, to acquire voting shares of State Bank of Bottineau Holding Company, Bottineau, North Dakota, and thereby indirectly acquire shares of State Bank of Bottineau, Bottineau, North Dakota.	Newspaper: Federal Register:	06/03/2025 06/03/2025

\* Subject to the provisions of the Community Reinvestment Act

**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 May 17, 2025**

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



**District: 10**

**Federal Reserve Bank of Kansas City**

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S = Satisfactory

NI = Needs to improve

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
463650	ADAMS B&TC, OGALLALA, NEBRASKA	11/07/2024	08/05/2024	S	Int Small Bank
311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/07/2024	08/14/2023	S	Int Small Bank
862057	BANK OF CMRC, CHANUTE, KANSAS	07/04/2024	04/15/2024	S	Int Small Bank
482053	CITIZENS ST BK, WISNER, NEBRASKA	04/29/2024	02/12/2024	S	Int Small Bank
386450	FIVE POINTS BK, HASTINGS, NEBRASKA	10/14/2024	07/29/2024	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending May 17, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST STATE BANK	* Branch (Domestic)	First State Bank, Gainesville, Texas, to establish a branch at 2315 N. Hwy 75, Sherman, Texas.	Newspaper: Federal Register:	05/28/2025 Not applicable
ORIGIN BANK	* Branch (Domestic)	Origin Bank to establish a branch located at 2245 Texas Drive, Sugar Land, Texas, 77479.	Newspaper: Federal Register:	05/24/2025 Not applicable
USV Bancorp, Inc.	* 3A1	USV Bancorp, Inc., Houston, Texas to become a bank holding company by acquiring CNB National Financial Corporation and indirectly The City National Bank of San Saba, both of San Saba, Texas.	Newspaper: Federal Register:	Not available Not available

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

O = Outstanding  
S = Satisfactory  
NI = Needs to improve  
SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
965789	SUSSER BK, DALLAS, TEXAS	02/13/2025	08/26/2024	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank
645465	VISTA BK, DALLAS, TEXAS	07/29/2024	04/01/2024	O	Int Small Bank

**CRA Examinations scheduled for Quarter of**

Institution	Location	Quarter
NONE		

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending May 17, 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: 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.

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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
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