



FEDERAL RESERVE RELEASE

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

No. 22 Week ending May 31, 2025

Board Actions

Supervision and Regulation

Capital One Financial Corporation (Capital One), McLean, Virginia—interagency extension of the submission date for Capital One's next resolution plan from October 1, 2025, to July 1, 2026, and determination that its subsequent resolution plan will be due on or before July 1, 2028.

Approved: May 25, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

New York

Dime Community Bank, Bridgehampton, New York—to establish a branch at 500 Boulevard of the Americas, Lakewood, New Jersey.

Approved: May 28, 2025

Bank Holding Companies

Atlanta

Eureka Investor Group, Inc., Birmingham, Alabama—to become a bank holding company by acquiring Eureka Homestead Bancorp, Inc. (Eureka), and thereby acquiring Eureka Homestead, both of Metairie, Louisiana. In addition, Eureka will convert from a savings and loan holding company to a bank holding company in connection with Eureka Homestead's conversion from a savings association to a national bank.*

Withdrawn: May 21, 2025

*Addition

Chicago

Anita Bancorporation, Atlantic, Iowa—relief from a commitment.*

Granted: May 20, 2025

*Addition

First State Bancorp of Monticello, Inc. Employee Stock Ownership Plan, Monticello, Illinois—relief from a commitment.

Granted: May 30, 2025

Kansas City

Equity Bancshares, Inc. (Equity), Wichita, Kansas—waiver of filing requirements under section 3 of the Bank Holding Company Act in connection with Equity's merger with NBC Corp. of Oklahoma and indirect acquisition of NBC Oklahoma, both of Oklahoma City, Oklahoma.*

Granted: May 21, 2025

*Addition

Secretary

A.N.B. Holding Company, Ltd., Terrell, Texas—to acquire additional voting shares of The ANB Corporation and thereby indirectly acquire The American National Bank of Texas, both of Terrell, Texas.

Approved: May 29, 2025

Bank Mergers

Kansas City

Equity Bank, Andover, Kansas—to merge with NBC Oklahoma, Oklahoma City, Oklahoma, and thereby establish branches in Enid, Altus, Kingfisher, and Oklahoma City, all in Oklahoma.*

Approved: May 21, 2025

*Addition

Banks, Foreign

Director, S&R

BNP Paribas, Paris, France—modification of certain commitments.

Granted: May 27, 2025

Banks, State Member

Dallas

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

Approved: May 20, 2025

*Addition

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

Approved: May 19, 2025

*Addition

New York

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment (three requests).*

Approved: May 22, 2025

*Addition

Richmond

United Bank, Fairfax, Virginia—to make a public welfare investment (two requests).

Withdrawn: May 29, 2025

San Francisco

Western Alliance Bank, Phoenix, Arizona—to make a public welfare investment.

Approved: May 27, 2025

Secretary

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

Approved: May 27, 2025

Change in Bank Control

Kansas City

Financial Security Corporation, Basin, Wyoming—Third Tower Holdings Limited Partnership, Basin, Wyoming, Douglas M. Crouse, Basin, Wyoming, Dylan D. Crouse, Ian H. Crouse, and Jordan H. Crouse, all general partners (the partnership), Dylan D. Crouse, Sheridan, Wyoming, Ian H. Crouse, Greybull, Wyoming, and Jordan H. Crouse, Firestone, Colorado, to acquire voting shares of Financial Security Corporation and thereby indirectly acquire voting shares of Security State Bank, Basin, Wyoming, and for the partnership to become a member of the Crouse Family Control Group, a group acting in concert.

Permitted: May 29, 2025

Extensions of Time

Director, S&R

Citigroup Inc., New York, New York—extension of time to conform or divest a merchant banking investment.*

Granted: May 22, 2025

*Addition

Savings and Loan Holding Companies

Atlanta

GBS Financial Inc., Hattiesburg, Mississippi—to become a savings and loan holding company by acquiring Grand Bank for Savings, FSB, Hattiesburg, Mississippi.

Approved: May 28, 2025

Director, S&R

Thrivent Financial for Lutherans and Thrivent Financial Holdings, Inc., both of Minneapolis, Minnesota—relief from certain commitments.*

Granted: May 22, 2025

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 31, 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 31, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	Investment	JPMorgan Chase & Co., New York, New York, on behalf of itself and its subsidiaries JPMorgan Chase Bank, N.A., Columbus, Ohio and J.P. Morgan International Finance Limited, New York, New York, provides prior notice pursuant to Section 211.9(f) of the Board of Governors of the Federal Reserve System's Regulation K to make an investment in an Edge Act Corporation and make an investment in a foreign subsidiary.	Newspaper: Federal Register:

District: 2

Federal Reserve Bank of New York

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	08/18/2024	01/16/2024	NI	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 31, 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 May 31, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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

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

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SN = Substantial noncompliance

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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 31, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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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

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 31, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FRANKLIN BANCSHARES, INC.	Change in Bank Control	Danielle R. Bush, Bethesda, Maryland, individually and in her capacity as trustee of the Danielle R. Bush Revocable Trust; Dorothea Bush Frye and Laurence W. Frye, both of Fort Lauderdale, Florida, individually and in their capacity as co-trustees of the Dorothea Bush Frye Revocable Trust and the Laurence W. Frye Revocable Trust; to retain voting shares of Franklin Bancshares, Inc., and thereby indirectly retain voting shares of Bank of Franklin, both of Meadville, Mississippi.	Newspaper: Federal Register:	06/18/2025 Not available
PEOPLES BANCSHARES OF TN, INC.	Change in Bank Control	C. Poul Harrison, Knoxville, Tennessee, John Harrison, Philadelphia, Tennessee, Celia, Harrison, Philadelphia, Tennessee, Steve Harrison, Loudon, Tennessee, Beverly Harrison, Loudon, Tennessee, Mary Harrison, Knoxville, Tennessee, Max W. Waibel, Knoxville, Tennessee, Charles Allen Harrison, Philadelphia, Tennessee, Rebecca Harrison Dyer, Loudon, Tennessee, and Dorothy Barr, Philadelphia, Tennessee, to retain voting shares of Peoples Bancshares of Tennessee, Inc., Madisonville, Tennessee, and indirectly retain voting shares of Peoples Bank of East Tennessee, Madisonville, Tennessee, and form the Harrison Family Group.	Newspaper: Federal Register:	06/13/2025 06/24/2025

District: 6

Federal Reserve Bank of Atlanta

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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 31, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
HSBC BANK PLC	Branch/Agency/CLC	HSBC Bank plc, London, United Kingdom, to establish a branch in New York, New York, pursuant to section 7(d) of the International Banking Act	Newspaper: Federal Register:	Not available Not applicable
PRINCEVILLE STATE BANK	Membership Change in Bank Control Waiver	Princeville State Bank, Princeville, Illinois to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not available Not available

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 31, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS BANK & TRUST COMPANY	* Branch (Domestic)	Farmers Bank & Trust Company, Magnolia, Arkansas to establish a branch at 2100 West White Street, Anna, Texas	Newspaper: Federal Register:	06/12/2025 Not applicable
FARMERS BANK AND TRUST COMPANY	* 18C * Branch (Domestic)	Farmers Bank and Trust Company, Blytheville, Arkansas, to merge with First Missouri State Bank of SEMO, Kennett, Missouri, and thereby establish branches at the locations of First Missouri State Bank of SEMO's main office and branches	Newspaper: Federal Register:	06/26/2025 Not applicable
FARMERS BANK AND TRUST COMPANY	* 18C * Branch (Domestic)	Farmers Bank and Trust Company, Blytheville, Arkansas, to merge with First Missouri State Bank, Poplar Bluff, Missouri, and thereby establish a branch at the location of First Missouri State Bank.	Newspaper: Federal Register:	06/26/2025 Not applicable
FARMERS BANK AND TRUST COMPANY	* 18C * Branch (Domestic)	Farmers Bank and Trust Company, Blytheville, Arkansas, to merge with First Missouri State Bank of Cape County, Cape Girardeau, Missouri, and thereby establish branches at the locations of First Missouri State Bank of Cape County.	Newspaper: Federal Register:	06/26/2025 Not applicable
PHELPS COUNTY BANK EMPLOYEE STOCK OWNERSHIP PLAN	Change in Bank Control	Dominic DeLuca, Peter Freiberg, and Laurie Freeman, all of St. James, Missouri, and Benjamin Tipton and Jessica Beucler, both of Rolla, Missouri, a group acting in concert, as administrators of the Phelps County Bank Employee Stock Ownership Plan, Rolla, Missouri (ESOP), to retain voting shares of ESOP and thereby indirectly retain voting shares of Phelps County Bancshares, Inc., and Phelps County Bank, both of Rolla, Missouri	Newspaper: Federal Register:	06/12/2025 06/18/2025

* 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 31, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
PSB FINANCIAL SHARES, INC.	* 3A3	PSB Financial Shares, Inc., Prinsburg, Minnesota, to acquire First Community Bank, Lester Prairie, Minnesota.	Newspaper: Federal Register:	Not available 06/30/2025
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 06/09/2025

* 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 31, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUNDANCE STATE BANK	* Branch (Domestic) Premises	Sundance State Bank, Sundance, Wyoming, to establish a domestic branch at 2530 Yukon Place, Spearfish, South Dakota.	Newspaper: Federal Register:	06/08/2025 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

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 31, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS STATE BANK	* Branch (Domestic)	Citizens State Bank, Woodville, Texas to establish a branch at 2009 S. Capital of Texas Hwy, Austin, Texas 78746	Newspaper: Federal Register:	06/14/2025 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		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 31, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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