



FEDERAL RESERVE RELEASE

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

No. 23 Week ending June 7, 2025

Board Actions

Banks, Foreign

CACEIS Bank, Montrouge, France—to establish a representative office in New York, New York.

Announced: June 5, 2025

Crown Agents Bank Limited, London, England—to establish a representative office in New York, New York.

Announced: June 2, 2025

Enforcement

Cooperatieve Centrale Raiffeisen-Boerenleenbank B.A., Utrecht, Netherlands, and Rabobank Nederland New York Branch, New York, New York—written agreement dated June 30, 2015, terminated May 29, 2025.

Announced: June 5, 2025

Hana Bancorp, Inc. (formerly known as BNB Financial Services Corporation), New York, New York—written agreement dated June 22, 2010, terminated May 30, 2025.

Announced: June 5, 2025

Wells Fargo & Co., San Francisco, California—order removing the asset growth restriction in the Board's 2018 consent cease-and-desist order.

Announced: June 3, 2025

Forms

FR 27—final Board review to extend with revision the New Hire Information Collection.

Approved: June 2, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

First State Bank, Gainesville, Texas—to establish a branch at 2315 North US Highway 75, Sherman, Texas.

Approved: June 4, 2025

Kansas City

Investors Community Bank, Chillicothe, Missouri—to establish a branch at 5600 Bull Run Drive, Columbia, Missouri.

Approved: June 5, 2025

Richmond

The First Bank and Trust Company, Lebanon, Virginia—to establish a branch at 148 Cold Creek Drive, Morristown, Tennessee.

Approved: June 4, 2025

First Bank, Southern Pines, North Carolina—to establish a branch at 162 College Street, Asheville, North Carolina.

Approved: June 5, 2025

Bank Holding Companies

Boston

Independent Bank Corp., Rockland, Massachusetts—to acquire Enterprise Bancorp, Inc., and thereby indirectly acquire Enterprise Bank & Trust Company, both of Lowell, Massachusetts.

Approved: June 4, 2025

Chicago

Savanna-Thomson Investment, Inc., Savanna, Illinois—relief from certain commitments.

Granted: June 3, 2025

Minneapolis

PSB Financial Shares, Inc., Prinsburg, Minnesota—request by Myron L. Mulder for relief from a commitment involving PSB Financial Shares, Inc.

Granted: June 2, 2025

Bank Mergers

Secretary

State Street Bank and Trust Company, Boston, Massachusetts—to acquire certain assets of, and assume certain liabilities from, Mizuho Bank (USA), New York, New York, pursuant to section 18(c) of the Federal Deposit Insurance Act.*

Approved: May 30, 2025

*Addition

Bank Premises**St. Louis**

Citizens Bank & Trust Company, Van Buren, Arkansas—to increase its investment in bank premises.

Approved: June 4, 2025

Change in Bank Control**Atlanta**

Builtwell Bancorp, Inc., Chattanooga, Tennessee—Amie Anderson Glenn Goodwin, Greenville, South Carolina, individually, and as general partner of Anderson Volunteer Holdings, L.P. (AVH), Longboat Key, Florida; Howard Bishop Anderson, Chattanooga, Tennessee, individually, and as managing partner of AVH; the Irrevocable Family Trust Agreement of Robert Randolph Anderson dated August 15, 2011, Chattanooga, Tennessee, Doralynn Elizabeth Garrison Anderson, Longboat Key, Florida, Amie Anderson Glenn Goodwin, and Howard Bishop Anderson, as co-trustees; and the Irrevocable Family Trust Agreement of Doralynn Elizabeth Garrison Anderson dated August 15, 2011, Chattanooga, Tennessee, Robert Randolph Anderson, Longboat Key, Florida, Amie Anderson Glenn Goodwin, and Howard Bishop Anderson, as co-trustees; to retain voting shares of Builtwell Bancorp, Inc., Chattanooga, Tennessee, and together with the aforementioned trusts and with AVH, a qualified family partnership, to become members of the Anderson Family Group, a group acting in concert, to retain voting shares of Builtwell Bancorp, Inc., and thereby indirectly retain voting shares of Builtwell Bank, Chattanooga, Tennessee, and Bank of Cleveland, Cleveland, Tennessee.

Permitted: June 3, 2025

Chicago

Clarkel, Inc., Kesley, Iowa—The Fred W. Maifeld Residuary Trust—FBO Lori Maifeld, Clarksville, Iowa, Arlyn Maifeld, Parkersburg, Iowa as trustee; Lester J. Maifeld, Burnsville, Minnesota, as trustee; Roger L. Maifeld, Manchester, Iowa, as trustee; and Russell D. Maifeld, Galesburg, Illinois, as trustee; The Fred W. Maifeld Residuary Trust—FBO Rhonda Maifeld, Clarksville, Iowa, Arlyn Maifeld, Parkersburg, Iowa, as trustee; Lester J. Maifeld, Burnsville, Minnesota, as trustee; Roger L. Maifeld, Manchester, Iowa, as trustee; and Russell D. Maifeld, Galesburg, Illinois as trustee, to acquire voting shares of Clarkel, Inc., and thereby indirectly acquire voting shares of Iowa State Bank, Clarksville, Iowa.

Permitted: June 6, 2025

Dallas

Commercial National Corporation, Brady, Texas—Jeffrey Jones, The Doris Jones Marital Trust, and the John W. Jones Family Trust, all of Brady, Texas; W. Clay Jones and Mark Jones, individually and as co-trustees of both aforementioned trusts, and Grant Johanson Jones, all of Rochelle, Texas; Martha Marie Jones, Austin, Texas; Zachary Jones and the William Jones Family Trust, Diane Johanson Jones, as trustee, all of Brady, Texas; and Liane Jones Locke, Lubbock, Texas; as the Jones Control Group, a group acting in concert, to retain voting shares of Commercial National Corporation and thereby indirectly retain voting shares of Commercial National Financial Corporation, Henderson, Nevada, and The Commercial National Bank, Brady, Texas.

Permitted: June 6, 2025

Minneapolis

Koda Bancor, Inc, Drayton, North Dakota—Todd J. Anderson and The Peter and Marie Anderson Living Trust, Peter B. Anderson and Marie K. Anderson, as co-trustees, all of Drayton, North Dakota; to join the Anderson Family Control Group, a group acting in concert, to retain voting shares of Koda Bancor, Inc., and thereby indirectly retain voting shares of KodaBank, Drayton, North Dakota.

Permitted: June 4, 2025

Koda Bancor, Inc., Drayton, North Dakota—Karen L. Schumacher, Drayton, North Dakota, as co-trustee of the KodaBank Employee Stock Ownership Plan; to acquire control of voting shares of Koda Bancor, Inc., and thereby indirectly acquire control of voting shares of KodaBank, Drayton, North Dakota.

Permitted: June 4, 2025

St. Louis

Lincoln County Bancorp, Inc., Troy, Missouri—Donald E. Thompson Residuary Trust, David W. Thompson, Donald E. 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 E. 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., 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.

Permitted: June 3, 2025

International Operations**Secretary**

State Street International Holdings, Boston, Massachusetts—to extend its corporate existence under section 25A of the Federal Reserve Act.*

Approved: May 30, 2025

*Addition

Regulations and Policies**General Counsel**

Lending and Liquidity Facilities—reports to Congress under section 13(3) of the Federal Reserve Act in response to COVID-19.

Approved: June 6, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 7, 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 June 7, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
METROPOLITAN COMMERCIAL BANK	* Branch (Domestic)	Metropolitan Commercial Bank New York, to establish a full-service de novo branch at 311 Boulevard of the Americas, Suite 502, Lakewood, New Jersey.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 June 7, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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 June 7, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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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 June 7, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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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 June 7, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 June 7, 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:	Not available
			Federal Register:	Not applicable

District: 7**Federal Reserve Bank of Chicago**

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930442	BANK OF PONTIAC, PONTIAC, ILLINOIS	10/25/2024	07/15/2024	S	Int Small Bank
711548	CHELSEA ST BK, CHELSEA, MICHIGAN	06/10/2024	02/26/2024	S	Int Small Bank
502746	COMMUNITY ST BK, AVILLA, INDIANA	06/15/2024	03/04/2024	S	Int Small Bank
724744	GNB BK, GRUNDY CENTER, IOWA	02/08/2025	11/18/2024	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 7, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CADENCE BANK	Public Welfare Investment	Cadence Bank, Tupelo, Mississippi, requests prior approval to make a public welfare investment of \$10,000,000, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
CADENCE BANK	Public Welfare Investment	Cadence Bank, Tupelo, Mississippi, requests prior approval to make a public welfare investment of \$24,000,000, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
CADENCE BANK	Public Welfare Investment	Cadence Bank, Tupelo, Mississippi, requests prior approval to make a public welfare investment of \$24,403,091, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
CADENCE BANK	Public Welfare Investment	Cadence Bank, Tupelo, Mississippi, requests prior approval to make a public welfare investment of \$14,262,129, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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 June 7, 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

* Subject to the provisions of the Community Reinvestment Act

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 June 7, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 June 7, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 June 7, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
EAST WEST BANK	Public Welfare Investment	East West Bank, Pasadena, California, requesting approval to increase investment amount in Community Development and Affordable Housing Fund II, LLP (CDAP Fund II, LLP - Aspen Wood) by \$1.88 million.	Newspaper: Federal Register:	Not applicable Not applicable

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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