



FEDERAL RESERVE RELEASE

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

No. 24 Week ending June 14, 2025



Board Actions

Enforcement

Arvest Bank, Fayetteville, Arkansas—consent order of prohibition against Christopher Timos, a former institution-affiliated party.

Announced: June 12, 2025

Regulations and Policies

Payments Fraud—interagency request for information and comment on potential actions to address payments fraud.

Approved: June 11, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

Johnson Bank, Racine, Wisconsin—to establish a branch at 186 South City Station Drive, Sun Prairie, Wisconsin.

Approved: June 10, 2025

St. Louis

Arvest Bank, Fayetteville, Arkansas—to establish a branch at 7908 State Avenue, Kansas City, Kansas.

Approved: June 9, 2025

Cadence Bank, Tupelo, Mississippi—to establish a branch at 1000 East State Highway, Southlake, Texas.

Approved: June 11, 2025

Bank Holding Companies

Atlanta

FB Financial Corporation, Nashville, Tennessee—waiver of application to merge with Southern States Bancshares, Inc., and thereby indirectly acquire its wholly owned subsidiary, Southern States Bank, both of Anniston, Alabama, in connection with the merger of Southern States Bank with and into FirstBank, Nashville, Tennessee.

Granted: June 12, 2025

Boston

ECSB Financial Corporation, Norwich, Connecticut—to become a bank holding company by acquiring Eastern Connecticut Savings Bank, Norwich, Connecticut.

Approved: June 13, 2025

Chicago

Capra Financial, Inc., Dubuque, Iowa—to become a bank holding company by acquiring Capra Bank, Dubuque, Iowa.

Approved: June 9, 2025

Horizon Bancorp, Inc., Michigan City, Indiana—relief from certain commitments.

Granted: June 11, 2025

Kansas City

Community Bancorp, Inc., Chanute, Kansas—to merge with Farmers National Bancshares, Inc., and thereby indirectly acquire Prairie Bank of Kansas, both of Stafford, Kansas.

Approved: June 13, 2025

Logan Valley Investments, LLC, Oakland, Nebraska—to become a bank holding company by acquiring Battle Creek State Company and thereby indirectly acquiring Battle Creek State Bank, both of Battle Creek, Nebraska.

Approved: June 13, 2025

St. Louis

First State Bancorp, Inc. Combined Retirement Benefit Plan, Caruthersville, Missouri—through its wholly owned subsidiary, SEMO SAG LLC, Caruthersville, Missouri, 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.

Approved: June 9, 2025

Bank Mergers

Kansas City

Verimore Bank, Brookfield, Missouri—to merge with Clay County Savings Bank, Liberty, Missouri, and thereby establish branches in Liberty, Kansas City, and Kearney, all in Missouri.

Approved: June 13, 2025

Banks, State Member

San Francisco

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

Withdrawn: June 9, 2025

Change in Bank Control

Chicago

Greenwoods Financial Group, Inc., Lake Mills, Wisconsin.—Christopher M. George, Fremont, California, to acquire voting shares of Greenwoods Financial Group, Inc., and thereby indirectly acquire voting shares of The Greenwood's State Bank, Lake Mills, Wisconsin.

Permitted: June 9, 2025

Minneapolis

Frandsen Financial Corporation, Arden Hills, Minnesota—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.

Permitted: June 10, 2025

San Francisco

Twin City Bancorp, Inc., Longview, Washington—Darragh Buckley, Bend, Oregon, to acquire voting shares of Twin City Bancorp, Inc., and thereby indirectly acquire voting shares of Twin City Bank, Longview, Washington.

Permitted: June 13, 2025

Membership

Chicago

Princeville State Bank, Princeville, Illinois—to become a member of the Federal Reserve System.

Approved: June 9, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 14, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
EASTERN	* 3A3	Eastern Bankshares, Inc., Boston, Massachusetts, to acquire HarborOne Bancorp, Inc., and thereby indirectly acquire HarborOne Bank, both of Brockton, Massachusetts.	Newspaper:	07/13/2025
BANKSHARES INC	* 3A5		Federal Register:	07/21/2025

District: 1

Federal Reserve Bank of Boston

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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.

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 14, 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
METROPOLITAN COMMERCIAL BANK	* Branch (Domestic)	Metropolitan Commercial Bank, New York, New York, to establish a full-service de novo branch at 1111 Brickell Avenue, Suite 1860, Miami, Florida.	Newspaper: Federal Register:	Not available Not applicable
SENECA FINANCIAL MHC	* Second Step Conversion * 3A1	Seneca Financial MHC, Baldwinsville, New York to convert from mutual to stock form. As part of the conversion, Seneca Financial MHC, and Seneca Financial Corp., Baldwinsville, New York, an existing mid-tier savings and loan holding company, will cease to exist and Seneca Savings, Baldwinsville, New York, will convert to a commercial bank, to be renamed Seneca Savings Bank, National Association and become a wholly-owned subsidiary of a new corporation which has applied to become a bank holding company, to be named Seneca Bancorp, Inc., pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	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 June 14, 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 June 14, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, requests prior approval to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST FINANCIAL BANK	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, requests prior approval to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable

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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 June 14, 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 June 14, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
REGIONS BANK	Public Welfare Investment	Regions Bank, Birmingham, Alabama, to make one public welfare investment.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 6

Federal Reserve Bank of Atlanta

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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		

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 14, 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
OakNorth U.S. Bank Holdings Inc.	* 3A1	OakNorth Holdings Limited, St. Helier, Jersey; OakNorth Bank Holdings Limited, a United Kingdom-based corporation which will own OakNorth U.S. Bank Holdings Inc., Birmingham, Michigan to become a bank holding company and acquire control of Community Unity Bank and OakNorth Interim Bank, National Association, all of Birmingham, Michigan.	Newspaper: Federal Register:	Not available Not available

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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 14, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* Branch (Domestic)	First Bank, Creve Coeur, Missouri, to establish a branch facility to be located at 6201 College Boulevard, Suite 100, Overland Park, Kansas.	Newspaper: Federal Register:	06/24/2025 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

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 14, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST HOLDING COMPANY OF CAVALIER, INC.	Change in Bank Control	Blake Trenbeath, Oxbow, North Dakota, to join the Mayo Family Group, a group acting in concert, to retain voting shares of First Holding Company Cavalier, Inc., and thereby indirectly retain voting shares of United Valley Bank, both of Cavalier, North Dakota.	Newspaper: Federal Register:	Not available Not available
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 14, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
PLAINS BANCSHARES, INC.	Change in Bank Control	Brady Larson, Leoti, Kansas; Larson Ranch LLC, Leoti, Kansas; Kathryn Century Trust, Atlanta, Georgia; The ABC Giles Irrevocable Trust, Byers, Kansas; and C3K Holdings, LLC, Atlanta, Georgia; to become members of the Clawson Family Control Group, to retain voting shares of Plains Bancshares, Inc., and thereby indirectly retain voting shares of Bank of the Plains, both of Plains, Kansas.	Newspaper: Federal Register:	Not available 07/01/2025

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 14, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
MUSTANG HOLDINGS GROUP, LLC	* 3A1	Application by Mustang Holdings Group, LLC, Sealy, Texas, to become a bank holding company by acquiring Odem Bancshares, Inc., and thereby indirectly acquiring First State Bank of Odem, both of Odem, Texas.	Newspaper: Federal Register:	Not available 07/17/2025
ORIGIN BANK	* Branch (Domestic)	Origin Bank, Choudrant, Louisiana, to establish a branch at 2701 Kirby Drive, Houston, Texas 77098	Newspaper: Federal Register:	06/21/2025 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		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending June 14, 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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