



FEDERAL RESERVE RELEASE

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

No. 25 Week ending June 21, 2025



Board Actions

Enforcement

Ally Bank, Sandy, Utah—consent order of prohibition against Diamond Stinson, a former institution-affiliated party.

Announced: June 20, 2025

Bank of Hawaii, Honolulu, Hawaii—consent order of prohibition against Alohi Kaupu-Grace, a former institution-affiliated party.

Announced: June 20, 2025

China Construction Bank Corporation, Beijing, People's Republic of China, and China Construction Bank New York Branch, New York, New York—written agreement dated July 16, 2015, terminated June 19, 2025.

Announced: June 20, 2025

UniCredit S.p.A., Milan, Italy; UniCredit Bank AG, Munich, Germany; and UniCredit Bank Austria AG, Vienna, Austria—consent cease-and-desist order dated April 15, 2019, terminated June 5, 2025.

Announced: June 20, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Benchmark Bank, Plano, Texas—to establish a branch at 5020 Collinwood Avenue, Fort Worth, Texas.

Approved: June 17, 2025

Secretary

Farmers Bank & Trust Company, Magnolia, Arkansas—to establish a branch at 2100 West White Street, Anna, Texas.

Approved: June 20, 2025

First Financial Bank, Cincinnati, Ohio—to establish a branch at 120 Ottawa Avenue NW, Grand Rapids, Michigan.

Approved: June 20, 2025

Bank Holding Companies

Atlanta

MetroCity Bankshares, Inc., Doraville, Georgia—waiver of application to acquire First IC Corporation and its subsidiary bank, First IC Bank, both of Doraville, Georgia, in connection with the merger of First IC Bank with and into Metro City Bank, Doraville, Georgia.

Granted: June 16, 2025

Director, S&R

Barclays PLC, London, England—termination of certain commitments entered into by Barclays PLC (together with its subsidiaries and affiliates).*

Granted: June 12, 2025

*Addition

Kansas City

Chickasaw Banc Holding Company, Oklahoma City, Oklahoma—to acquire Oklahoma Heritage Bank, Roff, Oklahoma.

Approved: June 16, 2025

Banks, State Member

New York

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.

Approved: June 18, 2025

Change in Bank Control

Minneapolis

MidWest Bancorporation Inc., Eden Prairie, Minnesota—the Harold G. Wahlquist Revocable Trust, Eden Prairie, Minnesota, Harold G. Wahlquist Jr., Eden Prairie, Minnesota, and Katherine M. Wahlquist, St. Louis Park, Minnesota, individually and as co-trustees; Charles P. Wahlquist, West End, North Carolina, and Andrew C. Wahlquist, Plymouth, Minnesota; to become members of the Wahlquist Family Group, a group acting in concert, to retain voting shares of MidWest Bancorporation Inc. and thereby indirectly retain voting shares of Star Bank, Maple Lake, Minnesota.

Permitted: June 17, 2025

St. Louis

Independence Bancshares, Inc., Owensboro, Kentucky—Independence Bancshares, Inc. Employee Stock Ownership Plan (with 401(k) Provisions), Owensboro, Kentucky, and its trustees, Gregory Mullican and Phillip Riney, both of Owensboro, Kentucky; Tracy Reid, Prospect, Kentucky; and Tawna Wright and Josh Searcy, both of Calhoun, Kentucky, a group acting in concert, to retain voting shares of Independence Bancshares, Inc., and thereby indirectly retain voting shares of Independence Bank of Kentucky, Owensboro, Kentucky

Permitted: June 18, 2025

Financial Holding Companies

Dallas

Vista Bancshares, Inc., Dallas, Texas—election to become a financial holding company.*

Effective: June 10, 2025

*Addition

International Operations

Secretary

The Northern Trust Company, Chicago, Illinois—waiver of the remainder of the prior-notice period to establish a branch in Dublin, Ireland.

Granted: June 16, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 21, 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 21, 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

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 June 21, 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		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending June 21, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
TRADITIONAL BANCORPORATIO N, INC.	Change in Bank Control	Interagency Notice of Change in Bank Control filed by the following individuals and members of the Walker-Duzyk Family Control Group: Arthur Everett Walker Jr., Mt Sterling, KY; Arthur Everett Walker III, Mt Sterling, KY; Bryce Hamilton Walker, Lexington, KY; Branden Walker Quinn, Lexington, KY; Amy Walker Duzyk, Kiawah Island, SC; Edward Daniel Duzyk, Lexington, KY; Darren Joseph Duzyk, Kiawah Island, SC; Dennis Paul Duzyk, Lexington, KY; and the David M. Duzyk 2012 Family Trust U/A, Lexington, KY, Elizabeth M Duzyk, Trustee, Lexington, KY; for permission to retain 10 percent or more of the outstanding shares of and thereby control Traditional Bancorporation, Mt. Sterling, Kentucky, and indirectly control Traditional Bank, Mt. Sterling, Kentucky.	Newspaper: Federal Register:	07/15/2025 Not available

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 21, 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 21, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
HERITAGE FINANCIAL CORPORATION	Change in Bank Control	Edward Kent Pardon, Columbia, Tennessee, Doris Pardon, Summertown, Tennessee, and Edward Kent Pardon IRA, Columbia, Tennessee, to retain voting shares of Heritage Financial Corporation, Columbia, Tennessee, and indirectly retain voting shares of Heritage Bank & Trust, Columbia, Tennessee, and form the Pardon Family Group.	Newspaper:	07/15/2025
			Federal Register:	07/09/2025

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 June 21, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
Hoyne Bancorp, Inc.	* Full Conversion	Hoyne Savings, MHC, Chicago, Illinois; Newspaper: 07/16/2025 to convert from mutual to stock form. As Federal Register: 07/25/2025 part of the full conversion, Hoyne Savings, MHC, and Hoyne Financial Corporation, Chicago, Illinois, an existing mid-tier savings and loan holding company, will cease to exist and Hoyne Savings Bank, Chicago, Illinois, will become a wholly-owned subsidiary of Hoyne Bancorp, Inc., Chicago, Illinois, a newly-formed Maryland corporation, which has applied to become a savings and loan holding company, pursuant to section 10(e) of the HOLA.		
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	
NORTHERN TRUST COMPANY, THE	Public Welfare Investment	The Northern Trust Company, Chicago, Illinois, requests prior approval to make up a Public Welfare Investment, under Paragraph 23 of Section 9 of the Federal Reserve Act and pursuant to Section 208.22(d) of Regulation H.	Newspaper: Not applicable Federal Register: 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: Not available Federal Register: 07/24/2025	

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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 21, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARROLL BANK AND TRUST	* Branch (Domestic)	Carroll Bank and Trust, Huntingdon, Tennessee, to establish a branch facility to be located at 79 Stonebridge Boulevard, Suite A, Jackson, Tennessee	Newspaper: Federal Register:	07/10/2025 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
3350724	SIGNATURE BK, FAYETTEVILLE, ARKANSAS	02/16/2025 10/15/2024

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending June 21, 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 07/03/2025
FIRST WESTERN BANK AND TRUST	* Branch (Domestic)	First Western Bank and Trust, Minot, North Dakota to establish a branch at 3001 N Alma School Road, Chandler, Arizona.	Newspaper: Federal Register:	06/30/2025 Not applicable

* 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 21, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCFIRST CORPORATION	* 3A3	Bancfirst Corporation, Oklahoma City, Oklahoma, to acquire and merge with AmeriBank Holding Company, and thereby indirectly acquire American Bank of Oklahoma, both of Collinsville, Oklahoma.	Newspaper:	07/20/2025
	* 3A5		Federal Register:	07/25/2025
CEDAR RAPIDS STATE COMPANY	Change in Bank Control	Mollie Morrow, Albion, Nebraska, to become a member of the Sullivan/Morrow Family Group, a group acting in concert, to retain voting shares of Cedar Rapids State Company, and thereby indirectly retain voting shares of Cedar Rapids State Bank, both of Cedar Rapids, Nebraska.	Newspaper:	Not available
			Federal Register:	07/10/2025
METHOD BANCSHARES, INC.	Listed DeNovo	Method Bancshares, Inc., Wyandotte, Oklahoma, through its subsidiary, Method Asset Holding Company, LLC, proposes to engage in lending activities pursuant to section 225.28(b)(1) of Regulation Y, and acquiring debt in default pursuant to section 225.28(b)(vii) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not available
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:	Not available
			Federal Register:	07/01/2025

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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 June 21, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
MUSTANG HOLDINGS GROUP, LLC	* 3A1	Application by Mustang Holdings Group, Newspaper: 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.	Not available Federal Register: 07/17/2025

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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 21, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANC OF CALIFORNIA	Public Welfare Investment	The Banc of California is requesting approval of the Federal Reserve Board of Governors and the Federal Reserve Bank of San Francisco for a public welfare investment of a \$10 million capital commitment in the Raymond James Affordable Housing Impact Fund 10, L.L.C.	Newspaper: Federal Register:	Not applicable Not applicable
BANC OF CALIFORNIA	Public Welfare Investment	The Banc of California requests approval from the Federal Reserve Board of Governors and the Federal Reserve Bank of San Francisco for a public welfare investment of a \$10 million capital commitment in the CIM-BGV Affordable Housing Impact Fund I, L.P.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

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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