



FEDERAL RESERVE RELEASE

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

No. 27 Week ending July 5, 2025



Board Actions

Bank Holding Companies

UniCredit, S.p.A, Milan, Italy—to acquire voting shares of Commerzbank A.G., Frankfurt, Germany, and thereby indirectly acquire control of voting shares of Commerz Markets LLC, New York, New York.*

Approved: June 24, 2025

*Addition

Enforcement

Jonah Bank of Wyoming, Casper, Wyoming—consent order of prohibition against Kendall Hickman, a former institution-affiliated party.

Announced: July 3, 2025

Actions Under Delegated Authority

Bank Holding Companies

Atlanta

Studio Financial Holdings, Inc., Nashville, Tennessee—relief from a commitment.

Granted: July 3, 2025

Tandem Bancorp, Inc., Tucker, Georgia—relief from a commitment.

Granted: July 2, 2025

Chicago

Arneson Bancshares, Inc., Clear Lake, Iowa—request by Mark C. Hewitt for relief from a commitment.

Granted: July 2, 2025

Minneapolis

PSB Financial Shares, Inc., Prinsburg, Minnesota—to acquire First Community Bank, Lester Prairie, Minnesota.

Approved: July 3, 2025

Philadelphia

CNB Financial Corporation, Clearfield, Pennsylvania—waiver of application to merge with ESSA Bancorp, Inc., and thereby indirectly acquire ESSA Bank & Trust, both of Stroudsburg, Pennsylvania, in connection with the merger of ESSA Bank & Trust with and into CNB Bank, Clearfield, Pennsylvania.*

Granted: June 27, 2025

*Addition

Mifflinburg Bancorp, Inc., Mifflinburg, Pennsylvania—waiver of application to merge with Northumberland Bancorp and thereby indirectly acquire The Northumberland National Bank, both of Northumberland, Pennsylvania, in connection with the merger of The Northumberland National Bank with and into Mifflinburg Bank and Trust Company, Mifflinburg, Pennsylvania.

Granted: July 1, 2025

St. Louis

Farmers Bancorp, Inc., Blytheville, Arkansas—waiver of application to acquire FMS Bancorp, Inc., Cape Girardeau, Missouri, and simultaneously merge First Missouri State Bank of Cape County, Cape Girardeau, Missouri, with and into Farmers Bank and Trust Company, Blytheville, Arkansas.

Granted: July 2, 2025

Farmers Bancorp, Inc., Blytheville, Arkansas—waiver of application to acquire First Malden Bancshares, Inc., Malden, Missouri, and simultaneously merge First Missouri State Bank of SEMO, Kennett, Missouri, with and into Farmers Bank and Trust Company, Blytheville, Arkansas.

Granted: July 2, 2025

Farmers Bancorp, Inc., Blytheville, Arkansas—waiver of application to acquire Poplar Bluff Bancorp, Inc., Poplar Bluff, Missouri, and simultaneously merge First Missouri State Bank, Poplar Bluff, Missouri, with and into Farmers Bank and Trust Company, Blytheville, Arkansas.

Granted: July 2, 2025

Bank Mergers

St. Louis

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.

Approved: July 2, 2025

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.

Approved: July 2, 2025

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 the main office and branches of First Missouri State Bank of SEMO.

Approved: July 2, 2025

Banks, State Member

Dallas

Charles Schwab Bank, SSB, Westlake, Texas—to make a public welfare investment (two requests)*

Approved: June 24, 2025

*Addition

New York

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

Approved: June 23, 2025

*Addition

Change in Bank Control

New York

Bankwell Financial Group, Inc., New Canaan, Connecticut—Lawrence B. Seidman and Veteri Place Corporation, both of Wayne, New Jersey; Seidman and Associates, LLC, Seidman Investment Partnership, LP, and Seidman Investment Partnership II, LP, all of Parsippany, New Jersey; Broad Park Investors, LLC, and Chewy Goody Cookies, LP, both of Livingston, New Jersey; LSBK06-08, LLC, Palm Beach, Florida; four trusts for the benefit of minor children, Erica J. Fishman, individually and as trustee, and Craig Fishman, all of Franklin Lakes, New Jersey; and Allison B. Hammer, Towaco, New Jersey, individually and as trustee of the aforementioned trusts; as a group acting in concert, to acquire additional voting shares of Bankwell Financial Group, Inc., and thereby indirectly acquire voting shares of Bankwell Bank, New Canaan, Connecticut.

Permitted: June 30, 2025

Financial Holding Companies

New York

The Bessemer Group, Inc., Woodbridge, New Jersey—election to become a financial holding company.

Effective: July 2, 2025

Savings and Loan Holding Companies

General Counsel

Vecta, Inc., Irvington-on-Hudson, New York—waiver of application for a to-be-formed voting trust (Trust) Mountainside, New Jersey, to acquire 100 percent of the voting shares of Vecta, Inc. (Vecta), and thereby indirectly acquire control of a savings association, Sunnyside Federal Savings and Loan Association of Irvington (Sunnyside), Irvington, New York, in connection with a previously approved Change in Bank Control Act notice by Trust to acquire voting shares of Vecta and thereby indirectly acquire voting shares of Sunnyside.*

Granted: June 16, 2025

*Addition

Minneapolis

Jackson Financial, MHC, and Jackson Financial, Inc., both of Jackson, Minnesota—to dispose of their subsidiary, Jackson Federal Savings & Loan Association (Jackson Bank), Jackson, Minnesota, pursuant to the proposed merger of Jackson Bank with and into Worthington Federal Savings Bank, F.S.B., Worthington, Minnesota, and to dissolve Jackson Financial, MHC, and Jackson Financial, Inc., following the disposition of Jackson Bank.

Approved: June 30, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 5, 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 July 5, 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
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, 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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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 July 5, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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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

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 July 5, 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 July 5, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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

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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 July 5, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
TRUSTMARK NATIONAL BANK	Membership	Trustmark National Bank, Jackson, Mississippi, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

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 July 5, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 July 5, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 July 5, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
GRANT COUNTY BANCORPORATIO N, INC.	Change in Bank Control	Michael Schmid, Carson, North Dakota, Newspaper: to acquire voting shares of Grant County Bancorporation, Inc., and thereby indirectly acquire voting shares of Grant County State Bank, both of Carson, North Dakota. Additionally, Michael Schmid will thereby join the Schmid Family Control Group, a group acting in concert.	Not available Federal Register: 07/17/2025

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 July 5, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
Kansas Investors Bancshares, Inc.	* 3A1	Kansas Investors Bancshares, Inc., BlueMound, Kansas, to become a bank holding company through the acquisition of The Farmers State Bank of Blue Mound, Blue Mound, Kansas.	Newspaper: Federal Register:	Not available 08/08/2025
REISHER FAMILY FOUNDATION	* 3A3	Reisher Family Foundation to acquire up to 18 percent of the voting shares of FirstBank Holding Company, and thereby indirectly acquire additional voting shares of FirstBank, all of Lakewood, Colorado.	Newspaper: Federal Register:	Not available 07/31/2025
WEST 4 BANCSHARES, INC.	* 3A3	West 4 Bancshares, Inc., Healy, Kansas, to acquire The First State Bank of Ransom, Ransom, Kansas.	Newspaper: Federal Register:	07/30/2025 08/08/2025

* 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 July 5, 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 July 5, 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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