



FEDERAL RESERVE RELEASE

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

No. 28 Week ending July 12, 2025



Board Actions

Forms

FR 1374—initial Board review to extend without revision the Intermittent Survey of Businesses.

Approved: July 11, 2025

FR 28—initial Board review to extend with revision the Applications for Employment with the Board of Governors of the Federal Reserve System.

Approved: July 11, 2025

Regulations and Policies

Large Financial Institution (LFI) Rating System and Framework for the Supervision of Insurance Organizations—notice and request for comment on revisions to the LFI rating system and the ratings system for depository institution holding companies significantly engaged in insurance activities.

Approved: July 7, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Secretary

Peapack Private Bank & Trust, Bedminster, New Jersey—to establish a branch at 1010 Franklin Avenue, Garden City, New York.

Approved: July 9, 2025

Bank Holding Companies

Atlanta

Capital City Bank Group, Inc., Tallahassee, Florida—relief from a commitment.

Granted: July 11, 2025

Chicago

Hustisford Community Bancorp., Inc., Hustisford, Wisconsin—relief from a commitment.

Granted: July 10, 2025

Banks, State Member

Atlanta

Regions Bank, Birmingham, Alabama—to make a public welfare investment.

Approved: July 10, 2025

Dallas

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

Approved: July 9, 2025

Change in Bank Control

Chicago

Anchor Bancorporation, Inc., Anchor, Illinois—the Estate of William H. Davis, Donna J. Davis as executor, both of Fairview Park, Ohio, to retain voting shares of Anchor Bancorporation, Inc., and thereby control of Anchor State Bank, Anchor, Illinois. Additionally, Donna J. Davis, Fairview Park, Ohio, individually to become the largest shareholder, to acquire voting shares of Anchor Bancorporation, Inc., and thereby control of Anchor State Bank.

Permitted: July 8, 2025

Extensions of Time

Director, S&R

HSBC North America Holdings, Inc., New York, New York—extension of time to conform or divest a merchant banking investment.

Granted: July 8, 2025

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: July 8, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 12, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
SANTANDER BANK, NATIONAL ASSOCIATION	Final Filing	Santander Bank, N.A., Wilmington, Delaware ("SBNA"), submit application for SBNA to acquire SBNA's affiliate, Banco Santander International, Miami, Florida ("BSI"), an Edge corporation, from SBNA's parent, Santander Holdings USA, Inc., Boston, Massachusetts ("SHUSA"), in accordance with 12 C.F.R. § 211.5(d).	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 July 12, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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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 July 12, 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 July 12, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 July 12, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BURKE AND HERBERT BANK AND TRUST COMPANY	* Branch (Domestic)	Burke and Herbert Bank and Trust Company to establish a branch located at 520 William Street, Fredericksburg, Virginia.	Newspaper: Federal Register:	07/28/2025 Not applicable

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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 July 12, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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		

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending July 12, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

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 12, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
F & M BANCSHARES, INC.	* 3A3	F&M Bancshares, Inc., Trezevant, Tennessee, to acquire through merger 100 percent of the voting shares of West Tenn Bancorp, Inc., and thereby indirectly acquire The Bank of Jackson, both of Jackson, Tennessee	Newspaper:	Not available
	* 3A5		Federal Register:	08/15/2025

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 12, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAKE ELMO BANCSHARES, INC.	Change in Bank Control	The Family Trust under the Donald T. Raleigh Revocable Trust (co-trustees, Snowell Raleigh and Rebecca Billingsley), and the Marital Trust (LEB) under the Donald T. Raleigh Revocable Trust (co-trustees, Snowell Raleigh and Rebecca Billingsley), all of Lake Elmo, Minnesota, to join the Raleigh Family Control Group, a group acting in concert, by retaining voting shares of Lake Elmo Bancshares, Inc., and thereby indirectly retaining voting shares of Lake Elmo Bank, both of Lake Elmo, Minnesota	Newspaper: Federal Register:	07/31/2025 Not available
SECURITY STATE AGENCY OF AITKIN, INC.	* 3A5	Security State Agency of Aitkin, Inc., Aitkin, Minnesota; to acquire Randall Bancorp, Inc. and thereby indirectly acquire Randall State Bank, both of Randall, Minnesota.	Newspaper: Federal Register:	Not available 08/11/2025

* 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 July 12, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

* 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 12, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch located at 1408 Ranch Road 620 S, Lakeway, Texas 787734	Newspaper: Federal Register:	07/17/2025 Not applicable
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 13341 W. US 290 Suite 1201, Austin, Texas 78737	Newspaper: Federal Register:	07/17/2025 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 July 12, 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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