



FEDERAL RESERVE RELEASE

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

No. 29 Week ending July 19, 2025



Board Actions

Enforcement

Industry Bancshares, Inc., Industry, Texas—consent cease-and-desist order dated November 13, 2024, terminated July 10, 2025.

Announced: July 15, 2025

Regulations and Policies

Community Reinvestment Act (CRA)—interagency notice of proposed rulemaking and request for comment to amend the CRA regulations by rescinding the final rule published in the Federal Register on February 1, 2024, and replacing it with the CRA regulations in effect on March 29, 2024, with certain conforming and technical amendments.

Approved: July 15, 2025

Regulatory Review—interagency notice and request for comment on the fourth in a series of regulations for review under the Economic Growth and Regulatory Paperwork Reduction Act of 1996, to include the categories of banking operations, capital, and the Community Reinvestment Act.

Approved: July 18, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Secretary

Lake City Bank, Warsaw, Indiana—to establish a branch at 170 Jersey Street, Westfield, Indiana.

Approved: July 18, 2025

St. Louis

Carroll Bank and Trust, Huntingdon, Tennessee—to establish a branch at 79 Stonebridge Boulevard, Jackson, Tennessee.

Approved: July 15, 2025

Bank Holding Companies

Kansas City

Method Bancshares, Inc., Wyandotte, Oklahoma—through its subsidiary, Method Asset Holding Company, LLC, Wyandotte, Oklahoma, 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.

Approved: July 18, 2025

Richmond

Optus Financial Corporation (formerly known as SCCB Financial Corporation), Columbia, South Carolina—relief from a commitment.

Granted: July 18, 2025

Banks, State Member

Dallas

Comerica Bank, Dallas, Texas—to make a public welfare investment.

Approved: July 17, 2025

San Francisco

East West Bank, Pasadena, California—to make a public welfare investment.

Approved: July 18, 2025

Secretary

The Northern Trust Company, Chicago, Illinois—to make a public welfare investment.

Approved: July 17, 2025

Change in Bank Control

New York

The Bessemer Group, Incorporated, Woodbridge, New Jersey—Charles Frederick Oppenheim, Palm Beach, Florida; Lorna Marie Oppenheim and Caroline Emily Oppenheim, both of London, United Kingdom; and the Caroline Emily Oppenheim Revocable Trust, New Jersey, the Bessemer Trust Company, as trustee, Woodbridge, New Jersey; to join a group acting in concert to retain voting shares of The Bessemer Group, Incorporated, and thereby indirectly retain voting shares of Bessemer Trust Company, N.A., New York, New York, and the Bessemer Trust Company.

Permitted: July 15, 2025

St. Louis

Phelps County Bank Employee Stock Ownership Plan, Rolla, Missouri—Dominic DeLuca, Peter Freiberg, and Laurie Freeman, all of St. James, Missouri; Benjamin Tipton and Jessica Beucler, both of Rolla, Missouri, as administrators of the Phelps County Bank Employee Stock Ownership Plan (ESOP), Rolla, Missouri; as a group acting in concert, to retain voting shares of ESOP and thereby indirectly retain voting shares of Phelps County Bancshares, Inc., and Phelps County Bank, both of Rolla, Missouri.

Permitted: July 14, 2025

Financial Holding Companies

Atlanta

Craft Bancshares, Inc., Atlanta, Georgia—election to become a financial holding company.

Effective: July 15, 2025

Membership

Atlanta

Trustmark National Bank, Jackson, Mississippi—to become a member of the Federal Reserve System.

Approved: July 15, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 19, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEEDHAM BANK	* 18C	Needham Bank, Needham, Massachusetts, to merge with BankProv, Amesbury, Massachusetts, pursuant to Section 18(c) of the Federal Deposit Insurance Act, with Needham Bank as the resulting institution, and thereby establish branch offices at the locations of BankProv, pursuant to Section 9 of the Federal Reserve Act.	Newspaper:	Not available
	* Branch (Domestic)		Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 19, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 19, 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 July 19, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
HUNTINGTON BANCSHARES INCORPORATED	* 3A3	Application by Huntington Bancshares Incorporated, Columbus, Ohio, to acquire Veritex Holdings, Inc., Dallas, Texas, and thereby indirectly acquire Veritex Community Bank, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	08/16/2025
	* 3A5		Federal Register:	08/18/2025

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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 July 19, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
Bancshares of Carolina, Inc.	* 3A1	Bancshares of Carolina, Inc., Manning, South Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of The Bank of Clarendon, Manning, South Carolina.	Newspaper:	08/17/2025
			Federal Register:	08/18/2025

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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 19, 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 July 19, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
NORTHERN TRUST COMPANY, THE	Public Welfare Investment	The Northern Trust Company, Chicago, Illinois, requests prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
UNITED COMMUNITY BANCORP, INC.	* 3A3	United Community Bancorp, Inc., Chatham, Illinois to acquire 100 percent of Midland Bancshares, Inc., and thereby indirectly acquire Midland Community Bank, both of Kincaid, Illinois.	Newspaper: Federal Register:	Not available 08/21/2025

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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 July 19, 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 19, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
SCALE HOLDING COMPANY	Change in Bank Control	Jeffrey T. Andersen, Chaska, Minnesota; to acquire control of voting shares of Scale Holding Company ("Scale"), Minnetonka, Minnesota, by becoming a co-trustee of the Gerald Rauenhurst 2004 Children's Trust u/a/d/ December 23, 2004, Minnetonka, Minnesota, and the Grandchildren's Fidelity Trust u/a/d February 24, 2015, Minnetonka, Minnesota, which controls Scale and thereby indirectly controls Scale Bank, Edina, Minnesota. Additionally, Jeffrey T. Andersen, will join the Rauenhurst Family Trust Control Group, a group acting in concert, that controls voting shares of Scale.	Newspaper: Federal Register:	08/03/2025 Not available

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 19, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
COMMERCE BANK	* 18C * Branch (Domestic)	Commerce Bank, Kansas City, Missouri, Newspaper: to merge with FineMark National Bank and Trust, Fort Myers, Florida, and incident thereto, to establish branches in Florida, Arizona, and South Carolina.	08/13/2025 Federal Register: Not applicable

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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 July 19, 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 19, 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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