



FEDERAL RESERVE RELEASE

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

No. 31 Week ending August 2, 2025

## Board Actions

### Forms

CFPB E—initial Board review to extend with revision the Recordkeeping and Disclosure Requirements Associated with the Consumer Financial Protection Bureau's (CFPB) Regulation E.

Approved: July 28, 2025

FR 2083, FR 2083A, FR 2083B, FR 2083C, FR 2030, FR 2030a, FR 2056, FR 2086, FR 2086a, and FR 2087—initial Board review to extend without revision the Federal Reserve Membership and Bank Stock Applications.

Approved: July 28, 2025

FR 3054—initial Board review to extend with revision the United States Currency Program Surveys.

Approved: July 28, 2025

FR BB—initial Board review to extend without revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation BB.

Approved: July 28, 2025

FR G—initial Board review to extend without revision the Reporting and Disclosure Requirements Associated with Regulation G.

Approved: July 28, 2025

FR V—initial Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with the CFPB's and the Board's Regulations V.

Approved: July 28, 2025

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *New York*

Metropolitan Commercial Bank, New York, New York—to establish a branch at 311 Boulevard of the Americas, Lakewood, New Jersey.

Approved: July 31, 2025

### Bank Holding Companies

#### *Chicago*

UIR Acceptance Corporation, Lemont, Illinois—to become a bank holding company by acquiring Easton Bancshares, Inc., and thereby indirectly acquiring Community Bank of Easton, both of Easton, Illinois.

Approved: July 31, 2025

#### *Dallas*

Safehands Capital Holdings, Inc., Southlake, Texas—to become a bank holding company by acquiring Quanah Financial Corporation and thereby indirectly acquiring First Capital Bank, both of Quanah, Texas.

Withdrawn: July 28, 2025

#### *Kansas City*

Topeka Bancorp, Inc., Topeka, Kansas—termination of a commitment.

Granted: July 28, 2025

#### *Richmond*

Miners and Merchants Bancorp, Inc., Grundy, Virginia—to acquire First Community Corporation and thereby indirectly acquire First Community Bank (FCB) of East Tennessee, both of Rogersville, Tennessee. Additionally, TruPoint Bank, Grundy, Virginia, to merge with FCB of East Tennessee and thereby operate FCB of East Tennessee's branches.

Approved: July 31, 2025

### Banks, State Member

#### *Dallas*

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

Approved: July 30, 2025

### Change in Bank Control

#### *Atlanta*

Peoples Bancshares of Tennessee, Inc., Madisonville, Tennessee—C. Paul Harrison, Mary Harrison, and Max W. Waibel, all of Knoxville, Tennessee; John Harrison, Celia Harrison, Charles Allen Harrison, and Dorothy Barr, all of Philadelphia, Tennessee; Steve Harrison, Beverly Harrison, and Rebecca Harrison Dyer, all of Loudon, Tennessee; to form the Harrison Family Control Group, a group acting in concert, to retain voting shares of Peoples Bancshares of Tennessee, Inc., and thereby indirectly retain voting shares of Peoples Bank of East Tennessee, Madisonville, Tennessee.

Permitted: July 28, 2025

### **Kansas City**

Plains Bancshares, Inc., Plains, Kansas—Brady Larson, Larson Ranch LLC, both of Leoti, Kansas; Kathryn Century Trust, C3K Holdings, LLC, both of Atlanta, Georgia; and The ABC Giles Irrevocable Trust, Byers, Kansas; to become members of the Clawson Family Control Group, a group acting in concert, to retain voting shares of Plains Bancshares, Inc., and thereby indirectly retain voting shares of Bank of the Plains, Plains, Kansas.

Permitted: July 30, 2025

### **Minneapolis**

Farmers State Corporation, Mankato, Minnesota—the Susan G. Sneer GST Exempt Family Trust, James G. Sneer and Stuart J. Sneer as co-trustees, all of Mankato, Minnesota; to join the Sneer Family Shareholder Group, a group acting in concert, to retain voting shares of Farmers State Corporation, Mankato, Minnesota, and thereby indirectly retain voting shares of United Prairie Bank, Mountain Lake, Minnesota.

Permitted: July 29, 2025

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending August 2, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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 August 2, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DIME COMMUNITY BANK	* Branch (Domestic)	Dime Community Bank, Hauppauge, New York, proposes to open a branch office located at 232 Madison Avenue, New York, New York 10016.	Newspaper: Federal Register:	08/14/2025 Not applicable
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

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\* Subject to the provisions of the Community Reinvestment Act

**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

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**CRA Examinations scheduled for   Quarter of**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending August 2, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

**District: 3**

**Federal Reserve Bank of Philadelphia**

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S = Satisfactory

NI = Needs to improve

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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

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**CRA Examinations scheduled for   Quarter of**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending August 2, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

**District: 4**

**Federal Reserve Bank of Cleveland**

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

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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 August 2, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CLEAR MOUNTAIN BANK, INC.	Public Welfare Investment	Clear Mountain Bank, Bruceton Mills, West Virginia, 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

**District: 5**

**Federal Reserve Bank of Richmond**

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.

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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

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**CRA Examinations scheduled for   Quarter of**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending August 2, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

**District: 6**

**Federal Reserve Bank of Atlanta**

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.

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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

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**CRA Examinations scheduled for   Quarter of**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending August 2, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BRISTOL MORGAN BANK	* Branch (Domestic)	Bristol Morgan Bank, Oakfield, Wisconsin, to establish a branch facility to be located at 2201 Jackson Street, Oshkosh, Wisconsin.	Newspaper:	07/30/2025
			Federal Register:	Not applicable

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**District: 7**

**Federal Reserve Bank of Chicago**

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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
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 August 2, 2025**

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Filer	Filing Type	Filing Proposal	End of Comment Period	
PONTOTOC BANCSHARES CORP.	Change in Bank Control	Notice by the Anna M. Berryhill Irrevocable Trust No. 1 FBO Robert W. McDonald III, The Anna M. Berryhill Irrevocable Trust No. 1 FBO Jon S. McDonald, and The Anna M. Berryhill Irrevocable Trust No. 1 FBO Mary Elese McDonald, each of Austin, Texas, with Robert W. McDonald III, Austin, Texas, and Jon S. McDonald, Lakeway, Texas, as co-trustees of all three trusts; Robert W. McDonald III, individually and as owner of the 2010 MFI, LLC, and McDonald Family Investment Limited, each of Austin, Texas; Jon S. McDonald, Lakeway, Texas, individually and as trustee of the McDonald Family Trust and the BAM Trust, each of Austin, Texas, and owner of APEX Clearing, Dallas, Texas; and Robin McDonald and Emily McDonald, each of Lakeway, Texas, as the McDonald Family control group, a group acting in concert, to retain voting shares of Pontotoc Bancshares Corp., and thereby indirectly retain voting shares of First Choice Bank, both of Pontotoc, Mississippi	Newspaper: Federal Register:	08/26/2025 08/21/2025

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**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending August 2, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PURDY BANCSHARES, INC.	Change in Bank Control	The Sharon K. Garrett Marital Trust, created under the Sharon K. Garrett Revocable Trust dated November 1, 2000, as amended, Purdy, Missouri, John H. Garrett, Southport, North Carolina, and Jeffrey S. Scott, Purdy, Missouri, as co-trustees, and the Garrett Family Bank Trust, created under the Irrevocable Trust Agreement dated March 20, 2024, Purdy, Missouri, John H. Garrett, Southport, North Carolina, and Filip J. Garrett, Brookside, Missouri, as co-trustees, a group acting in concert, to retain voting shares of Purdy Bancshares, Inc., Monett, Missouri, and thereby indirectly retain voting shares of First State Bank of Purdy, Purdy, Missouri.	Newspaper: Federal Register:	08/14/2025 Not available
SOUTHERN BANCORP, INC	Listed Going Concern	Southern Bancorp, Inc., Arkadelphia, Arkansas, for retroactive approval to retain voting shares of Arkansas Skunkworks, LLC, Little Rock, Arkansas (d/b/a System 61), and thereby engage in data processing activities pursuant to section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, and section 225.24 of Regulation Y.	Newspaper: Federal Register:	Not applicable 08/20/2025

**District: 8**

**Federal Reserve Bank of St. Louis**

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.

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

O = Outstanding

S = Satisfactory

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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 August 2, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK FORWARD EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Bank Forward Employee Stock Ownership Plan and Trust to acquire up to 45.45 percent of the voting shares of Security State Bank Holding Company, and thereby indirectly acquire voting shares of Bank Forward, all of Fargo, North Dakota	Newspaper: Federal Register:	Not available Not available

\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

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

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S = Satisfactory

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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
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 August 2, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FARMERS STATE BANCSHARES, INC.	Change in Bank Control	Stephen Ray Sautter, York, Nebraska, and Nicholas Joseph Stull, Alliance, Nebraska, to join the Stull Family Control Group, a group acting in concert, to retain voting shares of Farmers State Bancshares, Inc., and thereby indirectly retain voting shares of Nebraska Bank, both of Dodge, Nebraska.	Newspaper: Federal Register:	08/27/2025 08/25/2025
PROTECTION BANK HOLDING COMPANY, INC., THE	* 3A5 Listed Going Concern	The Protection Bank Holding Company, Inc., Protection, Kansas, through its subsidiary, ProBank, Inc., Protection, Kansas, to merge with Haviland Bancshares, Inc., Haviland, Kansas, and thereby indirectly acquire The Haviland State Bank, Haviland, Kansas. Also, The Protection Bank Holding Company, Inc., to engage in insurance agency activity through the acquisition of Banco Insurance Agency, Haviland, Kansas, pursuant to section 225.28(b)(11)(iii)(A) of Regulation Y.	Newspaper: Federal Register:	Not available 09/05/2025

\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 August 2, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PLAINSCAPITAL BANK	* Branch (Domestic)	PlainsCapital Bank, University Park, Texas to establish a branch located at 400 South Padre Island Drive, Suite 101, Corpus Christi, Texas 78405	Newspaper: Federal Register:	08/14/2025 Not applicable

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\* 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 August 2, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 12**

**Federal Reserve Bank of San Francisco**

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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
3487947	UNIBANK, LYNNWOOD, WASHINGTON	07/05/2024	07/31/2023	S	Int Small Bank

**CRA Examinations scheduled for   Quarter of**

Institution	Location	Quarter
NONE		

\* Subject to the provisions of the Community Reinvestment Act