



FEDERAL RESERVE RELEASE

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

No. 34 Week ending August 23, 2025

## Board Actions

### Enforcement

Regions Bank, Birmingham, Alabama—consent order of prohibition against Markel O'Neal Calhoun, a former institution-affiliated party.

Announced: August 19, 2025

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### Chicago

Bristol Morgan Bank, Oakfield, Wisconsin—to establish a branch at 2201 Jackson Street, Oshkosh, Wisconsin.

Approved: August 22, 2025

#### Dallas

PlainsCapital Bank, University Park, Texas—to establish a branch at 400 South Padre Island Drive, Corpus Christi, Texas.

Approved: August 21, 2025

#### New York

Dime Community Bank, Bridgehampton, New York—to establish a branch at 232 Madison Avenue, New York, New York.

Approved: August 20, 2025

Popular Bank, New York, New York—to establish a branch at 1 Gerry Street, Brooklyn, New York.

Approved: August 21, 2025

#### Secretary

NBH Bank, Greenwood Village, Colorado—to establish a branch at 255 Admiral Byrd Road, Salt Lake City, Utah.

Approved: August 21, 2025

### Bank Holding Companies

#### Dallas

2011 TCRT; Ford Ultimate Management II, LLC; Ford Management II, L.P.; GJF Financial Management II, LLC; Ford Family Investment, LP; Ford Financial Fund II, L.P.; EB Acquisition Company LLC; et al., all of University Park, Texas—to acquire HomeStreet, Inc., and thereby indirectly control HomeStreet Bank, both of Seattle, Washington.

Approved: August 18, 2025

HomeStreet, Inc., Seattle, Washington—waiver of application to merge HomeStreet Bank, Seattle, Washington, with and into Mechanics Bank, Walnut Creek, California.

Granted: August 18, 2025

#### General Counsel

INTRUST Financial Corporation, Wichita, Kansas—request for an exemption from the management interlock prohibitions under the Depository Institution Management Interlocks Act and the Board's Regulation L.

Approved: August 22, 2025

**Kansas City**

Commerce Bancshares, Inc., and CBI-Kansas, Inc., both of Kansas City, Missouri—waiver of application in connection with the acquisition of FineMark Holdings, Inc., and FineMark National Bank & Trust (FineMark), both of Fort Myers, Florida, in connection with the merger of FineMark with and into Commerce Bank, Kansas City, Missouri.

Granted: August 18, 2025

**Minneapolis**

Battle Financial, Inc., Edwards, Colorado—to become a bank holding company by acquiring Stearns Bank Upsala National Association, Upsala, Minnesota.

Approved: August 22, 2025

Security State Agency of Aitkin, Inc., Aitkin, Minnesota—to acquire Randall Bancorp, Inc., and thereby indirectly acquire Randall State Bank, both of Randall, Minnesota.

Approved: August 18, 2025

**St. Louis**

F&M Bancshares, Inc., Trezevant, Tennessee—to acquire through merger WestTenn Bancorp Inc. and thereby indirectly acquire The Bank of Jackson, both of Jackson, Tennessee.

Approved: August 21, 2025

**Bank Mergers****Kansas City**

Commerce Bank, Kansas City, Missouri—to merge with FineMark National Bank and Trust, Fort Myers, Florida, and thereby establish branches in Florida, Arizona, and South Carolina.

Approved: August 18, 2025

**Bank Premises****St. Louis**

Citizens Bank & Trust Company, Van Buren, Arkansas—to increase its investment in bank premises.

Approved: August 19, 2025

**Banks, State Member****Dallas**

Comerica Bank, Dallas, Texas—to make a public welfare investment (two requests).

Approved: August 21, 2025

**Secretary**

Manufacturers and Traders Trust Company, Buffalo, New York—to make a public welfare investment.

Approved: August 21, 2025

Manufacturers and Traders Trust Company, Buffalo, New York—to make certain public welfare investments (three requests).

Approved: August 20, 2025

**Change in Bank Control****Cleveland**

Cumberland Valley Financial Corporation, London, Kentucky—Brenda Sue Greer, acting as trustee of Trust " B" UTA Randall Greer Revocable Trust dated September 22, 2016, both of London, Kentucky; to become a member of the Greer Family Control Group, a group acting in concert, to retain voting shares of Cumberland Valley Financial Corporation and thereby indirectly retain voting shares of the Cumberland Valley National Bank and Trust, London, Kentucky.

Permitted: August 21, 2025

Traditional Bancorporation, Inc., Mount Sterling, Kentucky—Arthur Everett Walker Jr., Arthur Everett Walker III, both of Mount Sterling, Kentucky; Bryce Hamilton Walker, Branden Walker Quinn, both of Lexington, Kentucky; Amy Walker Duzyk, Darren Joseph Duzyk, both of Kiawah Island, South Carolina; Edward Daniel Duzyk, Dennis Paul Duzyk, and the David M. Duzyk 2012 Family Trust UA , Elizabeth M Duzyk, as trustee, all of Lexington, Kentucky; to join the Walker-Duzyk Family Control Group, a group acting in concert, to retain voting shares of Traditional Bancorporation Inc., and thereby indirectly retain voting shares of Traditional Bank, Inc., Mount Sterling, Kentucky.

Permitted: August 19, 2025

**Minneapolis**

Fishback Financial Corporation, Brookings, South Dakota—the Rivlin FFC Holdings Trust, Ann Rivlin as trustee, Joel Rivlin individually and as trustee, all of Madison, Wisconsin; the AM Rivlin FFC 2025 Irrevocable Family Trust, the TS Rivlin FFC 2025 Irrevocable Family Trust, Patricia Fishback as investment advisor to the trusts, all of Brookings, South Dakota; to join the Fishback Family Control Group, a group acting in concert, to acquire voting shares of Fishback Financial Corporation and thereby indirectly acquire voting shares of First Bank & Trust, Brookings, South Dakota. Ann Rivlin and Patricia Fishback are members of the Fishback Family Control Group that were previously permitted by the Federal Reserve System to acquire voting shares of Fishback Financial Corporation in their individual capacities.

Permitted: August 21, 2025

**Secretary**

LBT Bancshares, Inc., Litchfield, Illinois—Minor Weller UTMA and Eaden D. Fleming, as custodian, both of Mt. Olive, Illinois; to join the Fleming Family Control Group, a group acting in concert, to retain voting shares of LBT Bancshares, Inc., and thereby indirectly retain voting shares of Bank & Trust Company, Litchfield, Illinois.

Permitted: August 20, 2025

**St. Louis**

Community State Bancshares, Inc, Shelbina, Missouri—the Frank & Dianna Montoya Trust dated December 13, 1996, Frank Montoya and Dianna Montoya as trustees, all of Albuquerque, New Mexico; the Amy R. Thomas Living Trust dated April 19, 2007, Amy Thomas and Mark Thomas as trustees, all of Macon, Missouri; and Brooke Foster, Macon, Missouri; to join the Ramsey Family Control Group, a group acting in concert, to retain voting shares of Community State Bancshares, Inc., and thereby indirectly retain voting shares of Community State Bank, Shelbina, Missouri.

Permitted: August 19, 2025

Community State Bancshares, Inc, Shelbina, Missouri—the Leslie O. Wilt Revocable Living Trust Indenture dated May, 29, 2014, Leslie Wilt, as trustee, the Kelly D. Wilt Revocable Living Trust Indenture dated May, 29, 2014, Kelly Wilt, as trustee, and Craig Wilt, all of Shelbina, Missouri, and William McGee and Kelsey McGee, both of Madison, Missouri; to join the O'Laughlin Family Control Group, a group acting in concert, to retain voting shares of Community State Bancshares, Inc., and thereby indirectly retain voting shares of Community State Bank, Shelbina, Missouri.

Permitted: August 19, 2025

**District: 1****Federal Reserve Bank of Boston****Filings received during the week ending August 23, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CORNERSTONE BANK	* 18C * Branch (Domestic)	Cornerstone Bank, Spencer, Massachusetts, to merge with Athol Savings Bank, Athol, Massachusetts, pursuant to Section 18(c) of the Federal Deposit Insurance Act, with Cornerstone Bank as the resulting institution, and thereby establish branch offices at the locations of Athol Savings Bank, pursuant to Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available Not applicable
HOMETOWN FINANCIAL GROUP MHC	* Thrift Going Concern	Notice by Hometown Financial Group, MHC and Hometown Financial Group, Inc., both of Easthampton, Massachusetts, to merge with 15 Beach, MHC, and CFSB Bancorp, Inc., respectively, and thereby indirectly acquire Colonial Federal Savings Bank, all of Quincy, Massachusetts, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, and section 225.28(b)(4)(ii) of Regulation Y.	Newspaper: Federal Register:	Not available 08/29/2025
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank and Trust Company, Boston, Massachusetts ("SSBT"), and SSBT's wholly-owned Edge corporation, State Street International Holdings, Boston, Massachusetts ("SSIH"), provide prior notice, pursuant to Section 211.9(f) of Regulation K, of their intent to indirectly acquire, through State Street Bank International GmbH, a German credit institution that is an indirect, wholly-owned subsidiary of each of SSBT and SSIH ("SSBI"), from Intesa Sanpaolo S.p.A., a company incorporated under the laws of Italy ("ISP"), certain assets related to ISP's custody business.	Newspaper: Federal Register:	

\* Subject to the provisions of the Community Reinvestment Act

**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 Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025) and First Quarter of 2026 (January 1, 2026 - March 31, 2026)**

Institution	Location	Quarter
NONE		

**District: 2****Federal Reserve Bank of New York****Filings received during the week ending August 23, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GLENVILLE BANK HOLDING COMPANY, INC.	Change in Bank Control	LH Buhrmaster Qualified Family Limited Partnership, Scotia, New York; to join the LH Buhrmaster Family Control Group, a group acting in concert, to acquire voting shares of Glenville Bank Holding Company, Inc., and thereby indirectly acquire voting shares of First National Bank of Scotia, both of Scotia, New York.	Newspaper: Federal Register:	Not available Not available
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
ICICI BANK LIMITED	Rep Office	ICICI Bank Limited, Mumbai, India, to establish two representative offices in Chicago, Illinois and Edison, New Jersey, pursuant to Section 10(a) of the International Banking Act, and Section 211.24(a)(2)(i)(B)(2) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers & Traders Trust Company, Buffalo, New York, requests for blanket approval to make certain public welfare investments pursuant to section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not Applicable



**District: 2**

**Federal Reserve Bank of New York**

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

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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 Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025) and First Quarter of 2026 (January 1, 2026 - March 31, 2026)**

Institution	Location	Quarter
METROPOLITAN CMRL BK	NEW YORK, NEW YORK	Fourth Quarter of 2025
MIZUHO BK USA	NEW YORK, NEW YORK	Fourth Quarter of 2025
SOLVAY BK	SOLVAY, NEW YORK	Fourth Quarter of 2025

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending August 23, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

**District: 3**

**Federal Reserve Bank of Philadelphia**

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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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
3603961	VICTORY BK, LIMERICK, PENNSYLVANIA	06/14/2024	07/10/2023	S	Int Small Bank

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**CRA Examinations scheduled for Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025) and First Quarter of 2026 (January 1, 2026 - March 31, 2026)**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
FIRST CITIZENS CMNTY BK	MANSFIELD, PENNSYLVANIA	Fourth Quarter of 2025

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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending August 23, 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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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
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 Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025) and First Quarter of 2026 (January 1, 2026 - March 31, 2026)**

Institution	Location	Quarter
MINSTER BK	MINSTER, OHIO	Fourth Quarter of 2025

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending August 23, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

\* Subject to the provisions of the Community Reinvestment Act

**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 Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025) and First Quarter of 2026 (January 1, 2026 - March 31, 2026)**

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Institution	Location	Quarter
NONE		

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**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending August 23, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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.

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

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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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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank

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**CRA Examinations scheduled for Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025) and First Quarter of 2026 (January 1, 2026 - March 31, 2026)**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
COMMERCIAL BK	HARROGATE, TENNESSEE	Fourth Quarter of 2025
INSBANK	NASHVILLE, TENNESSEE	Fourth Quarter of 2025

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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 23, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
EWSB BANCORP, INC.	Change in Bank Control	Kory J. Schneider, Carrie A. Schneider, Roger J. Schneider, Georgiana L. Schneider, Kari Burns, Kim Willison, and Linda Schneider to acquire voting shares of EWSB Bancorp, Inc. and thereby indirectly acquire voting shares of East Wisconsin Savings Bank, both of Kaukauna, Wisconsin.	Newspaper: Federal Register:	Not available Not available
EWSB BANCORP, INC.	Change in Bank Control	Charles D. Schmalz to acquire voting shares of EWSB Bancorp, Inc. and thereby indirectly acquire voting shares of East Wisconsin Savings Bank, both of Kaukauna, Wisconsin.	Newspaper: Federal Register:	Not available Not available
F.N.B.C. OF LA GRANGE, INC.	Change in Bank Control	Notice by the Lenore M. McCarter Declaration of Trust, Snowmass, Colorado, Lenore M. McCarter as Trustee, Snowmass, Colorado, to retain voting shares of FNBC of LaGrange, Inc. and thereby indirectly retain voting shares of FNBC Bank and Trust, both of LaGrange, Illinois.	Newspaper: Federal Register:	Not available 09/11/2025
GILMAN INVESTMENT CO.	Change in Bank Control	Notice by Donna Arendt, Oskaloosa, Iowa, as trustee of the Donald D. Arendt Qualified Terminable Interest Property Marital Trust I to acquire voting shares of Gilman Investment Company, Oskaloosa, Iowa, and thereby acquiring voting shares of Citizens Savings Bank, Marshalltown, Iowa.	Newspaper: Federal Register:	Not available 08/18/2025

**District: 7**

**Federal Reserve Bank of Chicago**

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S = Satisfactory

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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 Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025) and First Quarter of 2026 (January 1, 2026 - March 31, 2026)**

Institution	Location	Quarter
CBI B&TC	MUSCATINE, IOWA	Fourth Quarter of 2025
FRIENDSHIP ST BK	FRIENDSHIP, INDIANA	Fourth Quarter of 2025
GRUNDY BK	MORRIS, ILLINOIS	Fourth Quarter of 2025
HURON CMNTY BK	EAST TAWAS, MICHIGAN	Fourth Quarter of 2025

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**CRA Examinations scheduled for Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025) and First Quarter of 2026 (January 1, 2026 - March 31, 2026)**

Institution	Location	Quarter
PEOPLES BK	CLIVE, IOWA	Fourth Quarter of 2025
WOODTRUST BK	WISCONSIN RAPIDS, WISCONSIN	Fourth Quarter of 2025

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending August 23, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CADENCE BANK	Public Welfare Investment	Cadence Bank, Tupelo, Mississippi, requests retroactive approval to make a public welfare investment of \$1,896,909, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
DIAMOND BANK	Premises	Diamond Bank, Murfreesboro, Arkansas, to increase its investment in bank premises in the amount of \$386,000.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST SECURITY BANK	* Branch (Domestic)	First Security Bank, Searcy, Arkansas, to establish a branch facility to be located at 4001 Rodney Parham Road, Little Rock, Arkansas	Newspaper: Federal Register:	09/01/2025 Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**District: 8****Federal Reserve Bank of St. Louis**

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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 Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025) and First Quarter of 2026 (January 1, 2026 - March 31, 2026)**

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
FIRST SECURITY BK	SEARCY, ARKANSAS	Fourth Quarter of 2025
909055	PEOPLES B&T CO, TROY, MISSOURI	Int Small Bank
3350724	SIGNATURE BK, FAYETTEVILLE, ARKANSAS	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 23, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FRANDSEN BANK & TRUST	* Branch (Domestic)	Frandsen Bank and Trust, Lonsdale, Minnesota, to establish a branch facility to be located at 302 E. 4th Avenue, Milbank, South Dakota.	Newspaper: Federal Register:	09/04/2025 Not applicable

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

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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
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 Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025) and First Quarter of 2026 (January 1, 2026 - March 31, 2026)**

Institution	Location	Quarter
NONE		



**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending August 23, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
HPB HOLDINGS, INC.	* 3A3	HPB Holdings, Inc., Okeene, Oklahoma, to acquire Community Bank, Alva, Oklahoma.	Newspaper: Federal Register:	09/21/2025 09/29/2025
UBT BANCSHARES, INC.	Change in Bank Control	Leonard R. Wolfe, Frankfort, Kansas, individually, and as a trust committee member of UBT Bancshares, Inc., ESOP, Marysville, Kansas; the Leonard R. Wolfe Trust, Leonard R. Wolfe and Beth A. Wolfe, individually, and as co-trustees, and the Beth A. Wolfe Trust, Beth A. Wolfe and Leonard R. Wolfe, individually, and as co-trustees, all of Frankfort, Kansas; the Dellamano Family Trust, Anthony Dellamano and Jenna Wolfe, individually, and as co-trustees, all of Solana Beach, California; Joseph T. Massey and Peggy Massey, both of Cedar Vale, Kansas; Kellie Lamasters, Kansas City, Missouri; Randall Lamasters and Lana Lamasters, both of Chanute, Kansas; Nicholas Wolfe, Rylee Wolfe, and Sherri L. Edmundson, all of Marysville, Kansas; Ryan C. Edmundson, Marion, Kansas; Mackenzie M. Cyr, Clyde, Kansas; and Vivian S. Shaw, Sedan, Kansas; to become members of the Wolfe Family Group, a group acting in concert, to retain voting shares of UBT Bancshares, Inc., and thereby indirectly retain voting shares of United Bank and Trust.	Newspaper: Federal Register:	09/20/2025 09/15/2025

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

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.

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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 Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025) and First Quarter of 2026 (January 1, 2026 - March 31, 2026)**

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
PEOPLES BK	COLDWATER, KANSAS	Fourth Quarter of 2025
VERIMORE BK	BROOKFIELD, MISSOURI	Fourth Quarter of 2025

\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending August 23, 2025**

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

**District: 11**

**Federal Reserve Bank of Dallas**

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.

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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
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 Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025) and First Quarter of 2026 (January 1, 2026 - March 31, 2026)**

Institution	Location	Quarter
AMERICAN ST BK	ARP, TEXAS	First Quarter of 2026

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending August 23, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANK OF HAWAII	Public Welfare Investment	Bank of Hawaii, Honolulu, Hawaii, requests approval for a public welfare investment of up to \$16 million in Berkadia Housing Partnership XIV 2025 LP.	Newspaper:	Not applicable
			Federal Register:	Not applicable

**District: 12**

**Federal Reserve Bank of San Francisco**

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.

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

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

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**CRA Examinations scheduled for Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025) and First Quarter of 2026 (January 1, 2026 - March 31, 2026)**

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Institution	Location	Quarter
COMMENCEMENT BK	TACOMA, WASHINGTON	Fourth Quarter of 2025
WESTAMERICA BK	SAN RAFAEL, CALIFORNIA	Fourth Quarter of 2025
DBA OR PACIFIC BK	FLORENCE, OREGON	First Quarter of 2026

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\* Subject to the provisions of the Community Reinvestment Act