



FEDERAL RESERVE RELEASE

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

No. 38 Week ending September 20, 2025



## Board Actions

### Enforcement

First Horizon Bank, Memphis, Tennessee—consent order of prohibition against Jermal McGlown, a former institution-affiliated party.

Announced: September 18, 2025

Manufacturers and Traders Trust Company, Buffalo, New York—consent order of prohibition against Rahimlen Dean, a former institution-affiliated party.

Announced: September 18, 2025

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### Atlanta

Synovus Bank, Columbus, Georgia—to establish a branch at 2459 North Main Street, Summerville, South Carolina.

Approved: September 19, 2025

#### Chicago

Busey Bank, Champaign, Illinois—to establish a branch at 700 West Champaign Avenue, Rantoul, Illinois.

Approved: September 17, 2025

#### Dallas

Texas First Bank, Texas City, Texas—to establish a branch at 19940 Eva Street, Montgomery, Texas.

Approved: September 18, 2025

#### Minneapolis

Frandsen Bank & Trust, Lonsdale, Minnesota—to establish a branch at 302 East 4th Avenue, Milbank, South Dakota.

Approved: September 16, 2025

#### St. Louis

Peoples Bank & Trust Co., Troy, Missouri—to establish a mobile branch to serve Lincoln, Pike, and St. Charles counties in Missouri.

Approved: September 18, 2025

### Bank Holding Companies

#### Boston

Berkshire Financial Services, Inc., Lee, Massachusetts—relief from a commitment.\*

Granted: September 11, 2025

\*Addition

#### New York

Ponce Financial Group, Inc., Bronx, New York—(1) to become a bank holding company by acquiring Ponce Bank, Bronx, New York, upon the conversion of Ponce Bank from a federal savings bank to a national bank and (2) election to become a financial holding company.

Approved: September 19, 2025

#### St. Louis

Planters Holding Company, Indianola, Mississippi—waiver of application to merge with BSJ Bancshares, Inc., and thereby indirectly acquire Cross Keys Bank, both of Saint Joseph, Louisiana, in connection with the merger of Cross Keys Bank with and into Planters Bank & Trust, Indianola, Mississippi.

Granted: September 17, 2025

## **Banks, State Member**

### **Atlanta**

Synovus Bank, Columbus, Georgia—to make two public welfare investments.

Approved: September 18, 2025

### **Dallas**

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

Approved: September 15, 2025

### **New York**

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

Approved: September 18, 2025

### **Secretary**

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

Approved: September 19, 2025

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

Approved: September 15, 2025

### **St. Louis**

Cadence Bank, Tupelo, Mississippi—request for retroactive approval to make a public welfare investment.

Approved: September 16, 2025

## **Change in Bank Control**

### **Chicago**

Gilman Investment Co., Oskaloosa, Iowa—Donna Arendt, Oskaloosa, Iowa, as trustee of the Donald D. Arendt Qualified Terminable Interest Property Marital Trust I, to retain voting shares of Gilman Investment Company and thereby retain voting shares of Citizens Savings Bank, Marshalltown, Iowa.

Permitted: September 19, 2025

### **St. Louis**

Pontotoc Bancshares Corp., Pontotoc, Mississippi—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, all of Austin, Texas, Robert W. McDonald III, Austin, Texas, and Jon S. McDonald, Lakeway, Texas, as co-trustees of all three aforementioned trusts; Robert W. McDonald III, individually and as owner of the 2010 MFI, LLC, and McDonald Family Investment Limited, all of Austin, Texas; Jon S. McDonald, Lakeway, Texas, individually and as trustee of the McDonald Family Trust and the BAM Trust, both of Austin, Texas, and owner of APEX Clearing, Dallas, Texas; and Robin McDonald and Emily McDonald, both 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, Pontotoc, Mississippi.

Permitted: September 19, 2025

Purdy Bancshares, Inc., Monett, Missouri—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 and Filip J. Garrett, Brookside, Missouri, as co-trustees; as a group acting in concert, to retain voting shares of Purdy Bancshares, Inc., and thereby indirectly retain voting shares of First State Bank of Purdy, Purdy, Missouri.

Permitted: September 18, 2025

## **Extensions of Time**

### ***Director, S&R***

Citigroup, Inc., New York, New York—extension of time to conform or divest a merchant banking investment.\*

Granted: September 10, 2025

\*Addition

Citigroup, Inc., New York, New York—extension of time to conform or divest a merchant banking investment.\*

Granted: September 9, 2025

\*Addition

### ***Secretary***

A.N.B. Holding Company, Ltd., Terrell, Texas—extension of time to acquire additional voting shares of The ANB Corporation and thereby indirectly acquire The American National Bank of Texas, both of Terrell, Texas.\*

Granted: September 12, 2025

\*Addition

## **Financial Holding Companies**

### ***Atlanta***

Peoples Bancshares, Inc., Mendenhall, Mississippi—election to become a financial holding company.

Effective: September 17, 2025

### ***Secretary***

Southern Bancorp, Inc., Arkadelphia, Arkansas—election to become a financial holding company.

Effective: September 18, 2025

## **Membership**

### ***Dallas***

Texas Capital Bank, Dallas, Texas—to become a member of the Federal Reserve System.

Approved: September 19, 2025

## **Supervision and Regulation**

### ***Director, S&R***

Mizuho Americas LLC, New York, New York—to redeem certain subordinated debt.

Approved: September 15, 2025

***General Counsel***

Mizuho Americas LLC, New York, New York—application for approval of proposed internal debt conversion trigger that would allow the Board to order the conversion of Mizuho Americas LLC's eligible long-term debt into common equity tier 1 capital, in accordance with the Board's Regulation YY.

Approved: September 15, 2025

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending September 20, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
STATE STREET BANK AND TRUST COMPANY	Investment	State Street Bank and Trust Company ("SSBT") and SSBT's Edge corporation subsidiary, State Street International Holdings ("SSIH"), both of Boston, Massachusetts, provide thirty days' prior notice, pursuant to Section 211.9(f) of Regulation K, of their intention to establish a new subsidiary of SSIH in the Philippines, and thus invest in the subsidiary, to further rationalize the provision of shared services within the State Street group.	Newspaper: Federal Register:

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**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 September 20, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GOLDMAN SACHS GROUP, INC., THE	Branch	The Goldman Sachs Group, Inc., New York, New York, for Goldman Sachs Bank Europe SE, Frankfurt, Germany to establish a branch in Singapore pursuant to Section 211.3(b)(3) of the Board of Governors of the Federal Reserve System's ("Board's") Regulation K.	Newspaper: Federal Register:	
UNITED ROOSEVELT MHC	* 3A1 * Full Conversion	United Roosevelt, MHC, Carteret, New Jersey ("MHC"), to convert from mutual to stock form. As part of the conversion, MHC, and United Roosevelt Bancorp, Carteret, New Jersey, an existing mid-tier stock holding company, will cease to exist, and United Roosevelt Savings Bank, Carteret, New Jersey, will become a wholly-owned subsidiary of URSB Bancorp, Inc., Carteret, New Jersey, a newly formed Maryland corporation, which has applied to become a bank holding company, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	10/14/2025 Not available

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\* Subject to the provisions of the Community Reinvestment Act



**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

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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
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 September 20, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

\* Subject to the provisions of the Community Reinvestment Act

**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.

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 September 20, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST FINANCIAL BANK	* 18C * Branch (Domestic)	First Financial Bank, Cincinnati, Ohio to merge with BankFinancial, National Association, Olympia Fields, IL, pursuant to Section 18(c) of the Federal Deposit Insurance Act and, thereby, acquire the branch offices of BankFinancial, National Association.	Newspaper: Federal Register:	10/20/2025 Not applicable
PNC FINANCIAL SERVICES GROUP, INC., THE	* 3A3 * 3A5	PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, and its wholly owned subsidiary, Summit Merger Sub I, Inc., Wilmington, Delaware, request approval to acquire FirstBank Holding Company, Lakewood, Colorado, and thereby acquire control of FirstBank, Lakewood, Colorado, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956 and section 225.15 of Regulation Y.	Newspaper: Federal Register:	10/18/2025 10/20/2025

\* Subject to the provisions of the Community Reinvestment Act

**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

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
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 September 20, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Trustar Bankshares, Inc.	* 3A1	Trustar Bankshares, Inc., McLean, Virginia, to become a bank holding company through the acquisition of 100% of the voting securities of Trustar Bank, Great Falls, Virginia.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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\* 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   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 September 20, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

\* Subject to the provisions of the Community Reinvestment Act



**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 September 20, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BUSEY BANK	Public Welfare Investment	Busey Bank, Champaign, Illinois, requests prior approval to make to a public welfare investment in pursuant to Paragraph 23 of Section 9 of the Federal Reserve Act and Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
CARROLL COUNTY BANCSHARES, INC.	Change in Bank Control	Gretchen M. Gronstal Graff, T. Bernt Gronstal, and Joan M. Gronstal, all of Orleans, Iowa; Ingrid M. Gronstal, of Iowa City, Iowa; Carol A. Gronstal, of Carroll, Iowa; and Andrea Gronstal Benton, of Madison, Wisconsin, to form the Gronstal Family Group, a group acting in concert, to retain the voting shares of Carroll County Bancshares, Carroll, Iowa and thereby indirectly retain voting shares of Availa Bank, Carroll, Iowa.	Newspaper: Federal Register:	10/03/2025 Not available
FAYETTE BANCORPORATION	Change in Bank Control	The Family Trust created under the Mary E. Lensing Revocable Bank Stock Trust, Marion, Iowa, with the Hills Bank and Trust Company, Cedar Rapids, Iowa, as co-trustee and Clair J. Lensing, Marion, Iowa, as co-trustee and family business advisor; to join the Lensing Family Control Group, a group acting in concert, and retain voting shares of Fayette Bancorporation, Marion, Iowa and thereby indirectly retain voting shares of Maynard Savings Bank, Maynard, Iowa.	Newspaper: Federal Register:	10/21/2025 Not available
INDEPENDENT BANK	Public Welfare Investment	Independent Bank, Grand Rapids, Michigan request prior approval to make a public welfare investment, pursuant to Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending September 20, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
RESOURCE BANCSHARES, INC.	Change in Bank Control	The 2021 Katz Dynasty Trust and Richard J. Katz Irrevocable Trust both of Milwaukee, Wisconsin, with Peter J. Wilder, Pewaukee, Wisconsin as trustee, and Kathleen Katz, DeKalb, Illinois to acquire voting shares of Resource Bancshares, Inc., and thereby indirectly acquire voting shares of Resource Bank, National Association, both of DeKalb, Illinois	Newspaper: Federal Register:	Not available Not available
SECURITY FINANCIAL, INC.	Change in Bank Control	Todd M. Madson Family Trust Dated May 21, 2024, Jefferson, Iowa, Cheri S. Delay, Jefferson, Iowa, Mark S. Larson, Rushford, Minnesota, Pamela S. Larson, Nashville, Tennessee, Lucus J. Lautner, Urbandale, Iowa, Michael T. Licht, Fort Dodge, Iowa, Bret A. Madson, Jefferson, Iowa, Marie A. Madson Trust, Fairfax Station, Virginia, Roxanne L. Madson, Lee's Summit, Missouri and Debra L. Swift, Warren, Connecticut to retain voting shares of Security Financial, Inc., Farnhamville, Iowa and thereby indirectly retain voting shares of Security Savings Bank, Gowrie, Iowa.	Newspaper: Federal Register:	Not available Not available
CIBC BANK USA	Public Welfare Investment	CIBC Bank USA, 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

**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 September 20, 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 approval to make a public welfare investment of up to \$7,579,383, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
CADENCE BANK	Public Welfare Investment	Cadence Bank, Tupelo, Mississippi, requests approval to make a public welfare investment of \$18,700,000, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
CENTRAL TRUST BANK, THE	* Branch (Domestic)	The Central Trust Bank, Jefferson City, Missouri, to establish a branch facility to be located at 4200 Mexico Road, St. Peters, Missouri.	Newspaper: Federal Register:	10/02/2025 Not applicable
CENTRAL TRUST BANK, THE	* Branch (Domestic)	The Central Trust Bank, Jefferson City, Missouri, to establish a branch facility to be located at 220 West Lockwood Avenue, Suite 103, Webster Groves, Missouri.	Newspaper: Federal Register:	10/02/2025 Not applicable
SOUTHERN ILLINOIS BANCORP, INC.	Change in Bank Control	Notice by Southern Illinois Bancorp, Inc. Employee Stock Ownership Plan and Trust, Carmi, Illinois (ESOP); Sherri Nicole Roser, Enfield, Illinois, individually and as trustee of ESOP; Kara Kessler, Carmi, Illinois, individually and as trustee of ESOP; and Chris Bailey, Wayne City, Illinois, individually and as trustee of ESOP, to retain voting shares of Southern Illinois Bancorp, Inc., and thereby indirectly retain voting shares of The First National Bank of Carmi, both of Carmi, Illinois.	Newspaper: Federal Register:	10/06/2025 10/08/2025

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\* Subject to the provisions of the Community Reinvestment Act

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

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 September 20, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
PROFINIUM FINANCIAL HOLDINGS, INC.	Change in Bank Control	The FWK Profinium Stock Trust UAD 4.15.25, Fred W. Krahmer and Michelle Krahmer, as co-trustees, the EIK & MFK Youth Trust, Ronald Kopischke, as trustee, the FCK Profinium Stock Trust UAD 4.15.25, Fred C. Krahmer, as trustee, the MFK Profinium Stock Trust UAD 4.15.25, Fred W. Krahmer and Michelle Krahmer, as co-trustees, the Marital Trust pursuant to Article 6 of the Constance I. Krahmer Revocable Trust, Fred C. Krahmer, as trustee, all of Fairmont, Minnesota; the Fred W. Krahmer Trust pursuant to Article 9 of the Constance I. Krahmer Revocable Trust, Fairmont, Minnesota, Fred W. Krahmer, Fairmont, Minnesota, and Peoples Bank, Rock Valley, Iowa, as co-trustees; the Ryan M. Rivers Trust pursuant to Article 7 of the Constance I. Krahmer Revocable Trust, Peoples Bank, as trustee, the Caitlyn M. Krahmer Trust pursuant to Article 7 of the Constance I. Krahmer Revocable Trust, Peoples Bank, as trustee, the Collin J. Kain Trust pursuant to Article 7 of the Constance I. Krahmer Revocable Trust, Peoples Bank, as trustee, the Ella I. Krahmer Trust pursuant to Article 7 of the Constance I. Krahmer Revocable Trust, Peoples Bank, as trustee, the Max F. Krahmer Trust pursuant to Article 7 of the Constance I. Krahmer Revocable Trust, Peoples Bank, as trustee, all of Rock Valley, Iowa; each to join the Krahmer Family Control Group, a group acting in concert, by retaining voting shares of Profinium Financial Holdings, Inc., Fairmont, Minnesota, and thereby indirectly retaining voting shares of	Newspaper: Federal Register:	10/07/2025 Not available

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending September 20, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
		Profinium, Inc., Truman, Minnesota. Fred C. Krahmer and Fred W. Krahmer are members of the Krahmer Family Control Group and were each previously permitted by the Federal Reserve System to acquire control of voting shares of Profinium Financial Holdings, Inc.	



**District: 9**

**Federal Reserve Bank of Minneapolis**

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
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 September 20, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARMSTRONG BANK	* Branch (Domestic)	Armstrong Bank, Muskogee, Oklahoma, Newspaper: to establish a branch at 1425 E. 41st Place, Suite 200, Tulsa, Oklahoma.	Federal Register:	10/02/2025 Not applicable

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

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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
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

\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending September 20, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 3150 Broadway Blvd., Garland, Texas 77043	Newspaper: Federal Register:	09/25/2025 Not applicable
MARION BANCSHARES, INC.	Change in Bank Control	Retroactive notice by Todd R. Staats of Albuquerque, New Mexico, and Shawna L. Pooley of Martindale, Texas, to retain shares and thereby retain control of Marion Bancshares, Inc., and indirectly Marion State Bank, both of Marion, Texas.	Newspaper: Federal Register:	09/16/2025 09/15/2025
PROSPERITY BANCSHARES, INC.	* 3A3 * 3A5	Prosperity Bancshares, Inc., Houston, Texas ("Prosperity"), a registered bank holding company incorporated under Texas law, which holds all of the stock of Prosperity Bank ("Prosperity Bank"), a Texas-chartered nonmember bank with its main office in El Campo, Texas, seeks to acquire, by merger, American Bank Holding Corporation, Corpus Christi, Texas ("ABHC"), a registered bank holding company incorporated under Texas law, which holds all of the stock of American Bank, National Association ("American Bank"), a national bank with its main office also in Corpus Christi, Texas, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act (the "BHC Act") and section 225.15 of Regulation Y.	Newspaper: Federal Register:	09/28/2025 10/06/2025

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\* Subject to the provisions of the Community Reinvestment Act

**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.

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
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 September 20, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

**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:

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
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