



FEDERAL RESERVE RELEASE

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

No. 39 Week ending September 27, 2025



## Board Actions

### Enforcement

Dacotah Bank, Aberdeen, South Dakota—consent order of prohibition against Nicholas Leroy Klug, a former institution-affiliated party.

Announced: September 25, 2025

### Forms

FR 2046—final Board review to extend with revision the Selected Balance Sheet Items for Discount Window Borrowers.

Approved: September 25, 2025

FR 2225—initial Board review to extend with revision the Annual Daylight Overdraft Capital Report for U.S. Branches and Agencies of Foreign Banks.

Approved: September 25, 2025

FR 2226—initial Board review to extend with revision the Report of Net Debit Cap and Max Cap Resolution.

Approved: September 25, 2025

### Supervision and Regulation

Stress Tests—modification of the stress capital buffer requirement for Morgan Stanley, New York, New York, in response to its request for reconsideration.

Approved: September 26, 2025

## Actions Under Delegated Authority

### Bank Holding Companies

#### *Atlanta*

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Flowood, Mississippi—to acquire voting shares of Community Bancshares of Mississippi, Inc., and thereby indirectly acquire voting shares of Community Bank of Mississippi, both of Flowood, Mississippi.

Approved: September 22, 2025

#### *Boston*

Eastern Bankshares, Inc., Boston, Massachusetts—to acquire HarborOne Bancorp, Inc., and thereby indirectly acquire HarborOne Bank, both of Brockton, Massachusetts.

Approved: September 26, 2025

#### *Dallas*

Maverick Bancshares, Inc., Fort Davis, Texas—waiver of application to merge with Sandhills Bancshares, Inc., and thereby indirectly acquire Tejas Bank, both of Monahans, Texas, in connection with the merger of Tejas Bank with and into Maverick Bank, Fort Davis, Texas.

Granted: September 23, 2025

### Bank Mergers

#### *Kansas City*

The Colorado Bank and Trust Company of La Junta, La Junta, Colorado—to purchase certain assets and assume certain liabilities of branches of InBank, Raton, New Mexico, located at 106 North Court Street, Buena Vista, Colorado; 220 Main Street, Wiley, Colorado; and 210 East Olive Street, Lamar, Colorado, and thereby establish branches.

Approved: September 23, 2025

### Change in Bank Control

#### *Chicago*

Johnson Financial Group, Inc., Racine, Wisconsin—JFG Control, LP, IPJ 2012 JFG Trust, Helen P. Johnson-Leipold, trustee, all of Racine, Wisconsin; Winifried J. Marquart, Palm Beach, Florida; Katherine M. L. Johnson, Chicago, Illinois; Odinn R. Johnson, New York, New York; and Helen P. Johnson-Leipold, Racine Wisconsin, as committee members of JFG Control, LP; to join the Johnson Family Control Group, a group acting in concert, to acquire voting shares of Johnson Financial Group, Inc., and thereby indirectly acquire voting shares of Johnson Bank, Racine, Wisconsin.

Permitted: September 26, 2025

#### *Minneapolis*

State Bank of Bottineau Holding Company, Bottineau, North Dakota—Clinton D. Gjellstad, Velva, North Dakota, to acquire voting shares of State Bank of Bottineau Holding Company and thereby indirectly acquire voting shares of State Bank of Bottineau, Bottineau, North Dakota.

Permitted: September 23, 2025

***San Francisco***

Pacific West Bancorp, West Linn, Oregon—Michael Harland Giles, Vancouver, Washington, to acquire voting shares of Pacific West Bancorp and thereby indirectly acquire voting shares of Pacific West Bank, West Linn, Oregon.

Permitted: September 24, 2025

**Membership**

***St. Louis***

Producers Bank & Trust, McGehee, Arkansas—to become a member of the Federal Reserve System.

Approved: September 26, 2025

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending September 27, 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 September 27, 2025**

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

**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

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
3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	08/18/2024	01/16/2024	NI	Int Small Bank

**CRA Examinations scheduled for Quarter of**

Institution	Location	Quarter
NONE		

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending September 27, 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**

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 27, 2025**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
Marquette Mutual Holding Company	* 3A1 * Reorganization	Marquette Mutual Holding Company to become a bank holding company by acquiring 100 percent of the voting shares of Marquette Savings Bank, both of Erie, Pennsylvania, pursuant to sections 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	10/24/2025 10/29/2025

---

---

\* 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 27, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BENCHMARK COMMUNITY BANK	* Branch (Domestic) Premises	Benchmark Community Bank, Kenbridge, Virginia, to establish a branch located at 140 Main Street, Oxford, North Carolina, and to increase its investment in bank premises.	Newspaper: Federal Register:	10/14/2025 Not applicable
MAINSTREET BANK	* Branch (Domestic)	MainStreet Bank, Fairfax, Virginia, to establish a branch at 10 North Pendleton Street, Building A, Middleburg, Virginia.	Newspaper: Federal Register:	10/12/2025 Not applicable
UNITED COMMUNITY BANK	* Branch (Domestic)	United Community Bank, Greenville, South Carolina, to establish a branch at 110 Oakwood Dr., Suite 100, Winston Salem, North Carolina.	Newspaper: Federal Register:	10/07/2025 Not applicable

\* 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.

---

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

---

**CRA Examinations scheduled for   Quarter of**

---

Institution	Location	Quarter
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending September 27, 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.

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
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank

---

**CRA Examinations scheduled for   Quarter of**

---

Institution	Location	Quarter
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending September 27, 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 up to a public welfare investment, 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
FIRST ILLINOIS CORPORATION	Change in Bank Control	Leon J. Mizeur; the Leon J. Mizeur Trust, with Leon J. Mizeur as trustee; Robert T. Mizeur; the Ellen A. Mizeur Trust, with Ellen A. Mizeur as trustee; Mary Mizeur; Peter J. Bolt; Lisa A. Bolt; Susan C. Faivre; Samuel T. Faivre; Seth J. Faivre; Ella C. Faivre; Andrew Bolt; Daniel Bolt; Mary C. Mizeur; Anne K. Mizeur; Rowan J. Mizeur; and Theodore R. Mizeur, all of Springfield, Illinois, a group acting in concert, to retain voting shares of First Illinois Corporation and thereby indirectly retain voting shares of Hickory Point Bank and Trust, both of Decatur, Illinois.	Newspaper: Federal Register:	Not available Not available
FIRST ILLINOIS CORPORATION	Change in Bank Control	David W. Rathje, Decatur, Illinois; Kelly S. Rathje Brandon, Decatur, Illinois; the Jonathan 2012 Irrevocable Trust, with Kelly S. Rathje Brandon and David W. Rathje as co-trustees, all of Decatur, Illinois; the Lauren 2012 Irrevocable Trust, with Kelly S. Rathje Brandon and David W. Rathje as co-trustees, all of Decatur, Illinois; David J. Rathje, Decatur, Illinois; Rachel O. Rathje, Decatur, Illinois; and David J. Rathje, Fort Meyers, Florida, a group acting in concert, to retain voting shares of First Illinois Corporation and thereby indirectly retain voting shares of Hickory Point Bank and Trust, both of Decatur, Illinois.	Newspaper: Federal Register:	Not available Not available



**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending September 27, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NORTHERN TRUST COMPANY, THE	Public Welfare Investment	The Northern Trust Company, Chicago, Illinois, requests prior approval to make a public welfare investment, under 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
NORTHERN TRUST COMPANY, THE	Public Welfare Investment	The Northern Trust Company, Chicago, Illinois, requests prior approval to make a public welfare investment, 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
UNITED COMMUNITY BANCORP, INC.	Change in Bank Control	The Revocable Living Trust for Robert A. Narmont dated 12/23/1994, as amended, Robert A. Narmont as trustee, both of Naples, Florida, to retain the voting shares of United Community Bancorp, Inc. Chatham, Illinois and thereby indirectly retain voting shares of United Community Bank of Chatham, Illinois.	Newspaper: Federal Register:	Not available 10/16/2025

**District: 7**

**Federal Reserve Bank of Chicago**

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
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 27, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARVEST BANK	* Branch (Domestic)	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility to be located at the corner of US Highway 60 and Farm Road 103, Republic, Missouri	Newspaper: Federal Register:	10/07/2025 Not applicable
INDEPENDENCE BANCSHARES, INC.	Change in Bank Control	Notice by Tracy K. Reid, Prospect, Kentucky; Kevin L. Reid and Tammy Reid, both of St. Augustine, Florida; Albert R. Reid and Dorothy Reid, both of Owensboro, Kentucky; Joshua Searcy, Tony L. Searcy and Cynthia B. Searcy, all of Calhoun, Kentucky; and Cathy R. Switzer as POA for Marjorie A. Reid, and proxy for the Marjorie A. Reid Living Trust and the Charles A. Reid Family Trust, all of Lexington, Kentucky, to join the Reid Family Control Group, a group acting in concert, and retain voting shares of Independence Bancshares, Inc., and thereby indirectly retain control of Independence Bank of Kentucky, both of Owensboro, Kentucky	Newspaper: Federal Register:	10/02/2025 10/15/2025
INSOUTH BANK	* Branch (Domestic)	INSOUTH Bank, Brownsville, Tennessee, to establish a branch facility located at 7878 Farmington Boulevard, Germantown, Tennessee.	Newspaper: Federal Register:	10/10/2025 Not applicable
OAKSTAR BANK	* Branch (Domestic)	OakStar Bank, Springfield, Missouri, to establish a branch to be located at 1351 Riverfront Loop, Grand Junction, Colorado	Newspaper: Federal Register:	10/08/2025 Not applicable

---

\* Subject to the provisions of the Community Reinvestment Act

**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.

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
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 27, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GRAND MARAIS STATE BANK	* 18C * Branch (Domestic)	Grand Marais State Bank, Grand Marais, Minnesota, to acquire by merger CenBank, Buffalo Lake, Minnesota, and thereby establish branches at the locations of Ortonville, Hutchinson, and Buffalo Lake, all of Minnesota.	Newspaper: Federal Register:	Not available Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**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 27, 2025**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BATTLE CREEK STATE BANK	* Branch (Domestic)	Battle Creek State Bank to establish a branch located at 344 NE 32, Oakland, Nebraska.	Newspaper: Federal Register:	10/10/2025 Not applicable

---

---

\* 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.

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 September 27, 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.

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 27, 2025**

---

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

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
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