



FEDERAL RESERVE RELEASE

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

No. 40 Week ending October 4, 2025

Board Actions

Bank Holding Companies

BancFirst Corporation, Oklahoma City, Oklahoma—to acquire AmeriBank Holding Company and thereby indirectly acquire American Bank of Oklahoma, both of Collinsville, Oklahoma.

Approved: October 3, 2025

Huntington Bancshares, Columbus, Ohio—to acquire Veritex Holdings, Inc., and thereby indirectly acquire Veritex Community Bank, both of Dallas, Texas.

Approved: October 3, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

Insbank, Nashville, Tennessee—to establish a branch at 574 Medical Center Parkway, Murfreesboro, Tennessee.

Approved: September 29, 2025

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 3150 Broadway Boulevard, Garland, Texas.

Approved: October 2, 2025

Bank Holding Companies

Chicago

Huron National Bancorp, Inc., Rogers City, Michigan—to directly acquire shares of Lasco Development Corporation, Marquette, Michigan, and indirectly acquire shares of Mackinaw Credit + Compliance, Detroit, Michigan, and thereby engage in the nonbanking activities of data processing and management consulting.

Approved: September 30, 2025

United Community Bancorp, Inc., Chatham, Illinois—to acquire Midland Bancshares, Inc., and thereby indirectly acquire Midland Community Bank, Kincaid, Illinois.

Approved: September 29, 2025

Bank Mergers

Cleveland

Civista Bank, Sandusky, Ohio—to merge with The Farmers Savings Bank, Spencer, Ohio, and thereby acquire the branches of The Farmers Savings Bank.

Approved: October 2, 2025

Banks, State Member

Chicago

CIBC Bank USA, Chicago, Illinois—to make a public welfare investment.

Approved: September 30, 2025

Dallas

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

Approved: September 23, 2025

*Addition

New York

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment (two requests).*

Approved: September 25, 2025

*Addition

Richmond

Clear Mountain Bank, Bruceton Mills, West Virginia—to make a public welfare investment.*

Approved: September 25, 2025

*Addition

San Francisco

Bank of Hawaii, Honolulu, Hawaii—to make a public welfare investment.*

Approved: September 22, 2025

*Addition

St. Louis

Cadence Bank, Tupelo, Mississippi—to make a public welfare investment (three requests).*

Approved: September 23, 2025

*Addition

Change in Bank Control

Chicago

F.N.B.C. of LaGrange, Inc., La Grange, Illinois—the Lenore M. McCarter Declaration of Trust, Lenore M. McCarter as trustee, both of Snowmass, Colorado, to retain voting shares of F.N.B.C. of LaGrange, Inc., and thereby indirectly retain voting shares of FNBC Bank and Trust, LaGrange, Illinois.

Permitted: October 1, 2025

Cleveland

Hometown Bancshares, Inc., Middlebourne, West Virginia—Julie Harris, Newport, Ohio, individually and as trustee of the Hometown Bancshares Inc., 401(k) Profit Sharing Plan, Middlebourne, West Virginia, to join a group acting in concert to retain voting shares of Hometown Bancshares, Inc., and thereby indirectly retain voting shares of Union Bank, Inc., Middlebourne, West Virginia.

Permitted: September 30, 2025

Membership

Richmond

Carter Bank & Trust, Martinsville, Virginia—to become a member of the Federal Reserve System.

Approved: October 1, 2025

Savings and Loan Holding Companies

Chicago

Hoyne Savings, MHC, Chicago, Illinois—to convert from mutual to stock form. As part of the full conversion, Hoyne Savings, MHC, and Hoyne Financial Corporation, Chicago, Illinois, an existing mid-tier savings and loan holding company, will cease to exist and Hoyne Savings Bank, Chicago, Illinois, will become a wholly owned subsidiary of Hoyne Bancorp, Inc., Chicago, Illinois, a newly formed Delaware corporation, which has applied to become a savings and loan holding company, pursuant to section 10(e) of the Home Owners' Loan Act.

Approved: September 30, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 4, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
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 October 4, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
First Central Bancorp, Inc.	* 3A1	First Central Bancorp, Inc., to become a bank holding company by acquiring 100 percent of First Central Savings Bank, both of Glen Cove, New York.	Newspaper: Federal Register:	Not applicable Not applicable
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
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

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	08/18/2024	01/16/2024	NI	Int Small Bank

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 October 4, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOUVERNEUR BANCORP, INC.	Change in Bank Control	Exploration Capital Fund, LP, Exploration Capital General Partner, LLC, Exploration Capital, LLC, all of Salt Lake City, Utah; and Stephen Gustin, Vineyard, Utah, a group acting in concert; to retain and to acquire additional voting shares of Gouverneur Bancorp, Inc., and thereby indirectly retain and acquire voting shares of Gouverneur Savings and Loan Association, both of Gouverneur, New York.	Newspaper: Federal Register:	Not available Not available

District: 3

Federal Reserve Bank of Philadelphia

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

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 October 4, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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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.

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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

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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 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 October 4, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANK	* 18C * Branch (Domestic) Waiver	First Community Bank, Bluefield, Virginia, to merge with Union Bank, Inc., Middlebourne, West Virginia pursuant to Section 18c of the Federal Deposit Insurance Act and to establish branches pursuant to Section 9 of the Federal Reserve Act. Additionally, First Community Bancshares, Bluefield, Virginia, requests a waiver of an application pursuant to the Bank Holding Company Act with respect to its merger with Hometown Bankshares, Inc., Middlebourne, West Virginia.	Newspaper: Federal Register:	10/31/2025 Not applicable
M&F BANCORP, INC.	Change in Bank Control	Notification submitted by Exploration Capital Fund, L.P., Exploration Capital General Partner, LLC, Exploration Capital, LLC, all of Salt Lake City, Utah, and Stephen Gustin, Vineyard, Utah, to acquire up to 15 percent the voting common stock of M&F Bancorp, Inc. and thereby indirectly acquire shares of Mechanics & Farmers Bank, both of Durham, North Carolina.	Newspaper: Federal Register:	Not available 10/17/2025

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

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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
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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
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 October 4, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CREDICORP LTD.	Listed DeNovo	Credicorp LTD., Hamilton, Bermuda, to retain voting shares of Credicorp Capital USA, Inc., Miami, Florida, thereby retaining voting shares of its wholly owned subsidiaries Credicorp Capital Advisors LLC, Miami, Florida, and Credicorp Capital, LLC, Coral Gables, Florida, and continuing to engage in de novo riskless principal securities activities pursuant to Section 225.28(b)(6) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
EDUCATION LOAN FINANCE, INC.	Listed DeNovo	Education Loan Finance, Inc., Knoxville, Tennessee and Southeast Bancorp, Inc., Farragut, Tennessee; to engage de novo in data processing activities through its proposed new wholly-owned subsidiary, OpenETX, Farragut, Tennessee, pursuant to Section 225.28(b)(14) of the Board's Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
SB Financial, Inc.	* 3A1	SB Financial, Inc., Mt. Juliet, Tennessee, to become a bank holding company by acquiring outstanding shares of Southern Bank of Tennessee, Mt. Juliet, Tennessee.	Newspaper: Federal Register:	11/07/2025 Not available

* 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.

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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

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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
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 October 4, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BUSEY BANK	Public Welfare Investment	Busey Bank, Champaign, 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

District: 7**Federal Reserve Bank of Chicago**

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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 Quarter of

Institution	Location	Quarter
NONE		

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 4, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTHERN BANCORP BANK	* Branch (Domestic)	Southern Bancorp Bank, Arkadelphia, Arkansas, to establish a branch facility to be located at 7102 Geyer Springs Road, Little Rock, Arkansas	Newspaper: Federal Register:	10/13/2025 Not applicable

* Subject to the provisions of the Community Reinvestment Act

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

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261940	ANSTAFF BK, GREEN FOREST, ARKANSAS	02/28/2025	11/12/2024	S	Int Small Bank
168571	ARMOR BK, FORREST CITY, ARKANSAS	01/19/2025	10/15/2024	S	Int Small Bank
466754	BANK OF FAYETTE CTY, PIPERTON, TENNESSEE	11/02/2024	07/22/2024	S	Int Small Bank
541857	CARROLL B&T, HUNTINGDON, TENNESSEE	09/27/2024	06/03/2024	S	Int Small Bank
114840	FIRST ST BK, RUSSELLVILLE, ARKANSAS	03/22/2025	12/02/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
909055	PEOPLES B&TC CO, TROY, MISSOURI	07/28/2024 04/22/2024 S Int Small Bank
3350724	SIGNATURE BK, FAYETTEVILLE, ARKANSAS	02/16/2025 10/15/2024 S Int Small Bank

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 4, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
STEARNS FINANCIAL SERVICES, INC.	* 3A3	Stearns Financial Services, Inc., Employee Stock Ownership Plan, and through its mid-tier holding company Stearns Financial Services, Inc., both of St. Cloud, Minnesota, to acquire One American Financial Corporation, Sioux Falls, South Dakota, and thereby indirectly acquire One American Bank, Centerville, South Dakota.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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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 October 4, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARMSTRONG BANK	* Branch (Domestic)	Armstrong Bank, Muskogee, Oklahoma, to establish a branch at 1425 E. 41st Place, Suite 200, Tulsa, Oklahoma.	Newspaper: Federal Register:	10/12/2025 Not applicable
ARMSTRONG BANK	* Branch (Domestic)	Armstrong Bank, Muskogee, Oklahoma, to establish a branch at 3301 S Market Street, Suite 104, Rogers, Arkansas.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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463650	ADAMS B&TC, OGALLALA, NEBRASKA	11/07/2024	08/05/2024	S	Int Small Bank
311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/07/2024	08/14/2023	S	Int Small Bank
862057	BANK OF CMRC, CHANUTE, KANSAS	07/04/2024	04/15/2024	S	Int Small Bank
482053	CITIZENS ST BK, WISNER, NEBRASKA	04/29/2024	02/12/2024	S	Int Small Bank
386450	FIVE POINTS BK, HASTINGS, NEBRASKA	10/14/2024	07/29/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
396255	SOVEREIGN BK, SHAWNEE, OKLAHOMA	03/01/2025

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 4, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 11

Federal Reserve Bank of Dallas

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965789	SUSSER BK, DALLAS, TEXAS	02/13/2025	08/26/2024	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank
645465	VISTA BK, DALLAS, TEXAS	07/29/2024	04/01/2024	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 4, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTERN ALLIANCE BANK	Public Welfare Investment	Western Alliance Bank, Phoenix, AZ would like to make a \$40.5 million public welfare investment in R4 WAB Housing Partners LP.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

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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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act