



FEDERAL RESERVE RELEASE

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

No. 41 Week ending October 11, 2025



Board Actions

Forms

FR 1379—final Board review to extend without revision the Consumer Complaint Form (FR 1379c) and Interagency Appraisal Complaint Form (FR 1379d).

Approved: October 9, 2025

FR 3067—final Board review to extend without revision the Payments Research Survey.

Approved: October 9, 2025

FR 4031—initial Board review to extend without revision the Notice of Branch Closure.

Approved: October 9, 2025

FR CC—final Board review to extend with revision the Recordkeeping and Disclosure Requirements Associated with Regulation CC.

Approved: October 9, 2025

FR H-2—final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with Regulation H (Loans Secured by Real Estate Located in Flood Hazard Areas).

Approved: October 9, 2025

Regulations and Policies

Fedwire Funds Service and National Settlement Service—service announcement on expansion of operating hours.

Approved: October 6, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Secretary

First Financial Bank, Cincinnati, Ohio—to establish a branch at 1405 West Broadway, Louisville, Kentucky.

Approved: October 7, 2025

First Financial Bank, Cincinnati, Ohio—to establish a branch at 1215 Superior Avenue, Cleveland, Ohio.

Approved: October 7, 2025

First Financial Bank, Cincinnati, Ohio—to establish a branch at 305 North Peoria Street, Chicago, Illinois.

Approved: October 7, 2025

St. Louis

The Central Trust Bank, Jefferson City, Missouri—to establish a branch at 4200 Mexico Road, St. Peters, Missouri.

Approved: October 9, 2025

The Central Trust Bank, Jefferson City, Missouri—to establish a branch at 220 West Lockwood Avenue, Webster Groves, Missouri.

Approved: October 9, 2025

Bank Holding Companies

Boston

Mutual Bancorp, Hyannis, Massachusetts—relief from certain commitments.

Granted: October 9, 2025

Richmond

Trustar Bankshares, Inc., McLean, Virginia—to become a bank holding company through the acquisition of Trustar Bank, Great Falls, Virginia.

Approved: October 9, 2025

Secretary

First Financial Bancorp (First Financial), Cincinnati, Ohio—waiver of application to acquire Westfield Bancorp, a savings and loan holding company, and Westfield Bank, FSB, both of Westfield Center, Ohio, and to merge Westfield Bancorp with and into First Financial, in connection with the merger of Westfield Bank, FSB, with and into First Financial Bank, Cincinnati, Ohio.

Granted: October 10, 2025

St. Louis

Security Bancorp of Tennessee, Inc., Halls, Tennessee—to acquire additional voting shares of Patriot of Tennessee Corporation and thereby indirectly acquire voting shares of Patriot Bank, both of Millington, Tennessee.

Approved: October 6, 2025

Bank Mergers

Secretary

First Financial Bank, Cincinnati, Ohio—to merge with Westfield Bank FSB, Westfield Center, Ohio, and thereby establish branches at the locations of the main office and branches of Westfield Bank FSB.

Approved: October 10, 2025

Banks, Foreign

New York

ICICI Bank Limited, Mumbai, India—to establish two representative offices in Naperville, 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.*

Approved: October 2, 2025

*Addition

Banks, State Member

San Francisco

Banc of California, Los Angeles, California—to make a public welfare investment.

Approved: October 9, 2025

St. Louis

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

Approved: October 8, 2025

Change in Bank Control

Minneapolis

First Holding Company of Cavalier, Inc., Cavalier, North Dakota—Blake Trenbeath, Oxbow, North Dakota, to join the Mayo Family Group, a group acting in concert, to retain voting shares of First Holding Company of Cavalier, Inc., and thereby indirectly retain voting shares of United Valley Bank, Cavalier, North Dakota.

Permitted: October 8, 2025

St. Louis

Farmers Bancorp, Inc. of Marion, Kentucky, Marion, Kentucky—Farmers Bank and Trust Company 401(k) Employee Stock Ownership Plan and Trust, Marion, Kentucky, and its trustees, J. Wade Berry, Eddyville, Kentucky, and Christopher E. Cook and Sandra Stephens, both of Marion, Kentucky, a group acting in concert, to retain voting shares of Farmers Bancorp, Inc. of Marion, Kentucky, and thereby indirectly retain voting shares of Farmers Bank & Trust Company, Marion, Kentucky

Permitted: October 6, 2025

Extensions of Time

Director, S&R

Morgan Stanley, New York, New York—extension of time to conform or divest a merchant banking investment.

Granted: October 6, 2025

Membership

Boston

Ion Bank, Naugatuck, Connecticut—to become a member of the Federal Reserve System.

Approved: October 8, 2025

Regulations and Policies

General Counsel

Lending and Liquidity Facilities—reports to Congress under section 13(3) of the Federal Reserve Act in response to COVID-19.

Approved: October 7, 2025

Supervision and Regulation

Director, S&R

Stress Tests and Large Bank Capital Requirements—to publicly disclose revised 2025 stress test results and large bank capital requirements.*

Approved: September 29, 2025

*Addition

Director, S&R, and Director, Financial Stability

Stress Test and Stress Capital Buffer (SCB) Requirement—to provide Morgan Stanley, New York, New York, with (1) a revised explanation of the 2025 stress test results and (2) its final SCB requirement and confirmation of its final planned capital distributions.*

Approved: September 29, 2025

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 11, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BEACON BANK AND TRUST	* Branch (Domestic)	Beacon Bank & Trust, Brookline, Massachusetts, to establish a branch facility to be located at 125 Union Street, Braintree, MA 02184.	Newspaper: Federal Register:	10/15/2025 Not applicable

* 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 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 11, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 11, 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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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		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending October 11, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, requests prior approval to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable

District: 4

Federal Reserve Bank of Cleveland

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
504311	GENOA BKG CO, GENOA, OHIO	03/22/2025	05/13/2024	O	Int Small Bank
1017425	KILLBUCK SVGS BK CO, KILLBUCK, OHIO	01/18/2025	07/29/2024	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 11, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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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		

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District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending October 11, 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)(7)(ii) 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
Recap Financial Ventures, LLC	* 3A1	Recap Financial Ventures, LLC, Franklin, Tennessee; to become a bank holding company by acquiring Lineage Financial Network, Inc., and thereby indirectly acquiring Lineage Bank, both of Franklin, Tennessee.	Newspaper: Federal Register:	11/01/2025 Not available
REGIONS BANK	Public Welfare Investment	Regions Bank, Birmingham, Alabama, to make one public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable

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District: 6

Federal Reserve Bank of Atlanta

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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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending October 11, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL BANCSHARES, INC.	Change in Bank Control	Rexann L. Brant Revocable Trust, Paullina, Iowa, Rexann L. Brant Trustee, Paullina, Iowa, to join the Leng Family Group, and to retain the voting shares of Capital Bancshares, Inc., Primghar, Iowa, and thereby indirectly retain voting shares of Savings Bank, Primghar, Iowa.	Newspaper: Federal Register:	Not available Not available
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 10/02/2025
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 10/02/2025
FAYETTE BANCORPORATIO N	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; and Clair J. Lensing, Marion, Iowa, individually, 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

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending October 11, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 October 11, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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
UNIVERSITY BANCORP, INC.	* 3A3	University Bancorp, Inc., Ann Arbor, Michigan, to acquire 8.93 percent of Greater Pacific Bancshares and thereby indirectly acquire an interest in Bank of Whittier, National Association, Whittier, California	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

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		

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending October 11, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
RELIABLE COMMUNITY BANCSHARES, INC.	* 3A3 * 3A5	Reliable Community Bancshares, Inc., Perryville, Missouri, to acquire M1 Bancshares, Inc., and thereby indirectly acquire M1 Bank, both of Clayton, Missouri. In addition, BN1 Acquisition Corp., Perryville, Missouri, an interim subsidiary, to merge with M1 Bancshares, Inc., and, incident thereto, become a bank holding company by acquiring M1 Bank	Newspaper: Federal Register:	11/08/2025 Not available
SAINT CLAIR BANCSHARES, INC.	Change in Bank Control	The John W. Waller GST Exempt Trust FBO John Thomas Waller, John Thomas Waller as trustee, both of Sullivan, Missouri; the John W. Waller GST Exempt Trust FBO Matthew James Waller, Matthew James Waller as trustee, both of Manchester, Missouri; the John W. Waller GST Exempt Trust FBO Timothy Scott Waller, Timothy Scott Waller as trustee, both of Sullivan, Missouri; the John W. Waller GST Exempt Trust FBO Cody John Waller and the John W. Waller GST Non-Exempt Trust FBO Cody John Waller, Cody John Waller as trustee, each of Bourbon, Missouri, a group acting in concert, to acquire voting shares of Saint Clair Bancshares, Inc., and thereby indirectly acquire voting shares of Farmers and Merchants Bank of St. Clair, both of St. Clair, Missouri.	Newspaper: Federal Register:	11/07/2025 Not available

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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 11, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
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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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		

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District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending October 11, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
COMMERCE BANK	* Branch (Domestic)	Commerce Bank, Kansas City, Missouri, to establish a branch at 4401 Dr. Martin Luther King Jr. Blvd, Kansas City, Missouri.	Newspaper: Federal Register:	Not available Not applicable
COMMERCE BANK	* Branch (Domestic)	Commerce Bank, Kansas City, Missouri, to establish a branch at 302 Southport Drive, Columbia, Illinois.	Newspaper: Federal Register:	Not available Not applicable
UCSB FINANCIAL CORPORATION	* 3A1	Integra BG, LLC, Jackson, Wyoming, to become a bank holding company through its acquisition by merger of UCSB Financial Corporation, Mountain View, Wyoming, and thereby indirectly acquire Uinta Bank, Mountain View, Wyoming.	Newspaper: Federal Register:	Not available Not available

* 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

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 11, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
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.

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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 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 11, 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.

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