



FEDERAL RESERVE RELEASE

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

No. 42 Week ending October 18, 2025

Board Actions

Bank Holding Companies

Canandaigua National Corporation, Canandaigua, New York—denial of application to engage in making certain guarantees to acquire real property as an activity complementary to a financial activity.

Announced: October 17, 2025

HPB Holdings, Inc., Okeene, Oklahoma—to acquire Community Bank, Alva, Oklahoma.

Announced: October 16, 2025

Regulations and Policies

Principles for Climate-Related Financial Risk Management for Large Financial Institutions—rescission of final interagency guidance.

Approved: October 15, 2025

Reserve Bank Operations

Reserve Bank Director—appointment of a director for the Memphis Branch of the Federal Reserve Bank of St. Louis.*

Approved: October 8, 2025

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

New York

Chemung Canal Trust Company, Elmira, New York—to establish a branch at 1465 Union Road, West Seneca, New York.*

Approved: October 9, 2025

*Addition

Richmond

MainStreet Bank, Fairfax, Virginia—to establish a branch at 10 North Pendleton Street, Middleburg, Virginia.

Approved: October 16, 2025

United Community Bank, Greenville, South Carolina—to establish a branch at 110 Oakwood Drive, Winston-Salem, North Carolina.

Approved: October 15, 2025

Secretary

Southern Bancorp Bank, Arkadelphia, Arkansas—to establish a branch at 7102 Geyer Springs Road, Little Rock, Arkansas.

Approved: October 17, 2025

St. Louis

Arvest Bank, Fayetteville, Arkansas—to establish a branch at the corner of US Highway 60 and Farm Road 103, Republic, Missouri.

Approved: October 15, 2025

INSOUTH Bank, Brownsville, Tennessee—to establish a branch at 7878 Farmington Boulevard, Germantown, Tennessee.

Approved: October 17, 2025

OakStar Bank, Springfield, Missouri—to establish a branch at 1351 Riverfront Loop, Grand Junction, Colorado.

Approved: October 15, 2025

Bank Holding Companies

Atlanta

SB Financial, Inc., Mount Juliet, Tennessee—to become a bank holding company by acquiring outstanding shares of Southern Bank of Tennessee, Mount Juliet, Tennessee.

Withdrawn: October 17, 2025

Boston

Hometown Financial Group MHC and Hometown Financial Group, Inc., both of Easthampton, Massachusetts—to merge with 15 Beach MHC and CFSB Bancorp, Inc., respectively, and thereby indirectly acquire Colonial Federal Savings Bank, all of Quincy, Massachusetts, pursuant to section 225.28(b)(4)(ii) of Regulation Y.

Approved: October 15, 2025

MountainOne Financial, MHC, and Mountain One Financial, Inc., both of North Adams, Massachusetts—to merge with Mechanics Bancorp, MHC, and Mechanics Bancorp, Inc., respectively, and thereby indirectly acquire Mechanics Cooperative Bank, all of Taunton, Massachusetts.

Approved: October 16, 2025

Chicago

Bank First Corporation, Manitowoc, Wisconsin—waiver of application to acquire Centre 1 Bancorp, Inc., and thereby indirectly acquire The First National Bank and Trust Company (Bank), both of Beloit, Wisconsin, in connection with the merger of Bank with and into Bank First National Association, Manitowoc, Wisconsin.

Granted: October 15, 2025

St. Louis

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.

Returned: October 17, 2025

Bank Mergers

Boston

North Shore Bank, a Co-operative Bank, Peabody, Massachusetts—to merge with Colonial Federal Savings Bank, Quincy, Massachusetts, with North Shore Bank as the surviving entity, and thereby establish branches at the locations of Colonial Federal Savings Bank.

Approved: October 15, 2025

Change in Bank Control

Dallas

South Plains Financial, Inc., Lubbock, Texas—Henry TAW LP (TAW), Henry TAW Management LLC (TAW Management), Racham Investment Group LLC (Racham), Robbie S. Campbell (as co-manager of Racham) and Richard D. Campbell (individually, and as co-manager of each of TAW Management and Racham), all of Midland, Texas, as a group acting in concert (Campbell Control Group), to retain voting shares and thereby control of South Plains Financial, Inc. (Company), which controls City Bank (Bank), Lubbock, Texas. In addition, Henry Shares LLC to acquire voting shares and thereby control of the Company, which controls the Bank, and join the Campbell Control Group.*

Withdrawn: October 10, 2025

*Addition

International Operations

New York

The Goldman Sachs Group, Inc., New York, New York—for Goldman Sachs Bank Europe SE, Frankfurt, Germany, to establish a branch in Singapore.*

Granted: September 24, 2025

*Addition

Membership

Dallas

Cendera Bank, N.A., Bells, Texas—to retain its membership in the Federal Reserve System following its conversion to a state-chartered bank (to be known as Cendera Bank).*

Approved: October 1, 2025

*Addition

Section 23A Exemptions

Director, S&R

Santander Bank, N.A. (Santander Bank), Wilmington, Delaware—determination that a proposed transaction by Santander Bank to acquire Banco Santander International, Miami, Florida, in connection with an internal corporate reorganization, would be in the public interest and consistent with the purposes of section 23A of the Federal Reserve Act.*

Approved: July 31, 2025

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 18, 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 18, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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District: 2

Federal Reserve Bank of New York

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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 18, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending October 18, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLES NATIONAL BANCSHARES, INC.	Change in Bank Control	Interagency Notice of Change in Bank Control filed by Larry Lindamood as an individual and in his capacity as trustee of The Lindamood Family Trust and the Intervivos Trust of Marvin A. Lindamood, New Lexington, Ohio; Maeanna Lindamood in her capacity as trustee of The Lindamood Family Trust, New Lexington, Ohio; Patricia Weese as an individual and in her capacity as trustee of the Intervivos Trust of Marvin A. Lindamood, New Lexington, Ohio; Ashley Nash, New Lexington, Ohio; Christopher Weese, New Lexington, Ohio; and Phillip Weese, San Diego, California, for permission to retain 10 percent or more of the outstanding shares of and thereby control Peoples National Bancshares, Inc., New Lexington, Ohio, and indirectly control Peoples State Bank, New Lexington, Ohio.	Newspaper: Federal Register:	Not available Not available

District: 4

Federal Reserve Bank of Cleveland

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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 18, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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

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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 18, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
Fleur Capital Corporation	* 3A1	Fleur Capital Corporation, Simmesport, Louisiana, to become a bank holding company by acquiring Simmesport State Bank, Simmesport, Louisiana.	Newspaper: Federal Register:	11/16/2025 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

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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 18, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
MERCANTILE BANK CORPORATION	* 3A3	Mercantile Bank Corporation, Grand Rapids, Michigan, to acquire Eastern Michigan Financial Corporation, and thereby indirectly acquire Eastern Michigan Bank, both of Croswell, Michigan.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

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

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

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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 October 18, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* 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 18, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* 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		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 18, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	10/23/2025 Not applicable
COMMERCE BANK	* Branch (Domestic)	Commerce Bank, Kansas City, Missouri, to establish a branch at 302 Southport Drive, Columbia, Illinois.	Newspaper: Federal Register:	10/23/2025 Not applicable
FIRST UNITED BANK AND TRUST COMPANY	* Branch (Domestic)	First United Bank and Trust Company, Durant, Oklahoma, to establish a branch located at 6100 South Yale Avenue, Tulsa, Oklahoma.	Newspaper: Federal Register:	10/27/2025 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 18, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRSTSUN CAPITAL BANCORP	Change in Bank Control	<p>The Moneta Trust, St. Louis, Missouri, as trustee of the Joyce V. Hale GRAT Trust fbo Max Alan Hale Family u/a/d July 31, 2003, the JVH Orion Trust for the Max Alan Hale Family u/a/d July 8, 2011, the JVH Orion Trust for the Lisa K. Hale Family u/a/d July 8, 2011, and the JJH Credit Shelter Trust u/a/d August 4, 2023, all of Kansas City, Missouri; Dana Hale Nelson as trustee of the JVH Orion Trust for the Dana Hale Nelson Family u/a/d July 8, 2011, both of Kansas City, Missouri; Karen Hale Young, as trustee of the JVH Orion Trust for the Karen Hale Young Family u/a/d July 8, 2011, and the Joyce V. Hale GRAT f/b/o Karen Hale Young Family u/a/d July 8, 2011, all of Kansas City, Missouri; Mollie Carter, Denver, Colorado, and Roger Gallo, Kansas City, Missouri, as co-trustees of Orion VHC Trust for the benefit of the Mollie H. Carter Family u/a/d July 8, 2011, and the Wood Racket Trust, both of Kansas City, Missouri; to join the Hale Family Control Group, a group acting in concert, to retain voting shares of FirstSun Capital Bancorp, Denver, Colorado (FirstSun), and thereby indirectly retain voting shares of Sunflower Bank, National Association, Dallas, Texas (Sunflower).</p> <p>The JJH Credit Shelter Trust u/a/d August 4, 2023, Innes B. Hale, Kansas City, Missouri, and Ennis A. Rios and Ambyr R. Rios, both of Manhattan, Kansas; to join the Hale Family Control Group, a group acting in concert, to acquire voting shares of FirstSun, and thereby indirectly acquire voting shares of Sunflower.</p>	Newspaper:	09/01/2025
			Federal Register:	Not available

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending October 18, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
NATIONAL BANK HOLDINGS CORPORATION	* 3A3	National Bank Holdings Corporation, Greenwood Village, Colorado, to acquire Vista Bancshares, Inc. and Vista Bank, both of Dallas, Texas. NBH Bank, Greenwood Village, Colorado, to merge with Vista Bank, and incident thereto, establish branches in Texas and Florida.	Newspaper:	11/09/2025
	* 3A5		Federal Register:	Not available
	* 18C			
	* Branch (Domestic)			
PBT BANCSHARES, INC.	Change in Bank Control	MC Houghton Trust Dated March 3, 2025 (Marcus Houghton and Corbin Houghton, co-trustees), Wichita, Kansas, to become a member of the Houghton Family Group, a group acting in concert, to acquire voting shares of PBT Bancshares, Inc., and thereby indirectly acquire voting shares of Peoples Bank and Trust Company, both of McPherson, Kansas.	Newspaper:	Not available
			Federal Register:	Not available

* 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

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 18, 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 18, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMONWEALTH BUSINESS BANK	* Branch (Domestic)	Commonwealth Business Bank, Los Angeles, California, to establish a branch office at 919 Keeaumoku Street, Unit R-108, Honolulu, Hawaii 96814.	Newspaper:	11/01/2025
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

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NI = Needs to improve
SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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