



FEDERAL RESERVE RELEASE

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

No. 44 Week ending November 1, 2025



Board Actions

Bank Branches, Domestic

First Security Bank, Searcy, Arkansas—to establish a branch at 4007 North Rodney Parham Road, Little Rock, Arkansas.

Announced: October 31, 2025

Enforcement

First Horizon Bank, Memphis, Tennessee—consent order of prohibition against Md Hasan Rabbany Joy, a former institution-affiliated party.

Announced: October 30, 2025

NobleBank & Trust, Anniston, Alabama—consent order of prohibition against James Woodward, a former institution-affiliated party.

Announced: October 30, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

ChoiceOne Bank, Sparta, Michigan—to establish a branch at 150 East Maple Road, Troy, Michigan.

Approved: October 28, 2025

Kansas City

Armstrong Bank, Muskogee, Oklahoma—to establish a branch at 1425 East 41st Place, Tulsa, Oklahoma.

Approved: October 31, 2025

Armstrong Bank, Muskogee, Oklahoma—to establish a branch at 3301 South Market Street, Rogers, Arkansas.

Approved: October 31, 2025

Bank Holding Companies

New York

First Central Bancorp, Inc., Glen Cove, New York—to become a bank holding company by acquiring First Central Savings Bank, Glen Cove, New York.

Approved: October 31, 2025

Bank Mergers

Minneapolis

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.

Approved: October 27, 2025

Change in Bank Control

Chicago

Dysart Bancshares, Inc., Dysart, Iowa—Richard A. Griffin, Dysart, Iowa, as a member of the Griffin Family Group, a group acting in concert, to acquire voting shares of Dysart Bancshares, Inc., and thereby indirectly retain voting shares of Dysart State Bank, Dysart, Iowa.

Permitted: October 29, 2025

First National Bank Corp., Cloverdale, Indiana—The Estate of Keith M. Ernst, Cloverdale, Indiana, Jane Ernst as executor, Cloverdale, Indiana; Cynthia E. Prather, Franklin, Indiana; Cynthia E. Prather IRA, Cynthia E. Prather, beneficiary, Franklin, Indiana; Kerry N. Prather, Franklin, Indiana; Katherine J. Gillaspay, Spencer, Indiana; Robert K. Prather, Indianapolis, Indiana; Katrina Lewis, Cloverdale, Indiana; Katrina Lewis Custodial IRA, Katrina Lewis, beneficiary, Cloverdale, Indiana; Michael Todd Lewis, Cloverdale, Indiana; Michael Todd Lewis IRA, Michael Todd Lewis, beneficiary, Cloverdale, Indiana; Sara E. Johnson, West Lafayette, Indiana, individually and on behalf of minor children; and Jenna Marie Lanham, Cloverdale, Indiana, individually and on behalf of minor children, to join the Ernst Family Control Group, a group acting in concert, and retain voting shares of First National Bank Corp. and indirectly retain voting shares of First National Bank, Cloverdale, Indiana. Additionally, the Keith M. Ernst Revocable Trust, Cloverdale, Indiana, Jane E. Ernst, Cloverdale, Indiana, Katrina Lewis, Cloverdale, Indiana, and Cynthia E. Prather, Franklin, Indiana, as trustees; The Keith M. Ernst Bank Stock Credit Shelter Trust, Jane E. Ernst, Cloverdale, Indiana, Katrina Lewis, Cloverdale, Indiana, and Cynthia E. Prather, Franklin, Indiana, as trustees; and The Jane E. Ernst Bank Share Trust, Jane E. Ernst, Cloverdale, Indiana, Katrina Lewis, Cloverdale, Indiana, and Cynthia E. Prather, Franklin, Indiana, as trustees, to join the Ernst Family Control Group, a group acting in concert, and acquire voting shares of First National Bank Corp. and thereby indirectly acquire voting shares of First National Bank, Cloverdale, Indiana.

Permitted: October 29, 2025

Kansas City

UBT Bancshares, Inc., Marysville, Kansas—Leonard R. Wolfe, Frankfort, Kansas, individually, and as a trust committee member of UBT Bancshares, Inc., ESOP, Marysville, Kansas; the Leonard R. Wolfe Trust, Leonard R. Wolfe and Beth A. Wolfe, individually, and as co-trustees, and the Beth A. Wolfe Trust, Beth A. Wolfe and Leonard R. Wolfe, individually, and as co-trustees, all of Frankfort, Kansas; the Dellamano Family Trust, Anthony Dellamano and Jenna Wolfe, individually, and as co-trustees, all of Solana Beach, California; Joseph T. Massey and Peggy Massey, both of Cedar Vale, Kansas; Kellie Lamasters, Kansas City, Missouri; Randall Lamasters and Lana Lamasters, both of Chanute, Kansas; Nicholas Wolfe, Rylee Wolfe, and Sherri L. Edmundson, all of Marysville, Kansas; Ryan C. Edmundson, Marion, Kansas; Mackenzie M. Cyr, Clyde, Kansas; and Vivian S. Shaw, Sedan, Kansas, to become members of the Wolfe Family Group, a group acting in concert, to retain voting shares of UBT Bancshares, Inc., and thereby indirectly retain voting shares of United Bank and Trust, Marysville, Kansas.

Permitted: October 29, 2025

St. Louis

Cardinal Bancorp II, Inc., Washington, Missouri—Louis B. Eckelkamp, Jr., as trustee of the Bonnie J. Eckelkamp 2020 Irrevocable Family Trust dtd 12-31-2020, both of Washington, Missouri; Bonnie J. Eckelkamp, as trustee of the Louis B. Eckelkamp, Jr. 2020 Irrevocable Family Trust dtd 12-01-2020, both of Washington, Missouri; Louis B. Eckelkamp, III, as trustee of the Louis B. Eckelkamp, Jr. 2020 Irrevocable Family Trust dtd 12-01-2020, Louis B. Eckelkamp III Revocable Living Trust UTA 6-12-1996, Michael Joseph Sinnott, Jr. Trust S, Matthew Louis Sinnott Trust S, and Elizabeth Michelle Sinnott Trust S, all of Washington, Missouri; Jeanna Eckelkamp Sinnott, individually and trustee of the Bonnie J. Eckelkamp 2020 Irrevocable Family Trust dtd 12-31-2020, Sarah Jane Eckelkamp Trust S, Bonnie Laurent Eckelkamp Trust S, Louis Bernard Eckelkamp IV Trust S, and Anna Christina Eckelkamp Trust S, all of Washington, Missouri; Marilyn A. Eckelkamp, as trustee of the Marilyn A. Eckelkamp Revocable Trust dtd 7-21-14, both of Washington, Missouri; Wendy Eckelkamp Cordill, Oakbrook, Illinois, as trustee of the Wendy Eckelkamp Pace Revocable Trust dated 5-09-2014, Oakbrook, Illinois, and the Marilyn A. Eckelkamp Revocable Trust dtd 7-21-14, the Marilyn A. Eckelkamp 2020 Irrevocable Family Trust, and two Minor Trusts, all of Washington, Missouri, and others as the Eckelkamp Family Control Group, a group acting in concert, to retain voting shares of Cardinal Bancorp II, Inc., Washington, Missouri, and thereby indirectly retain voting shares of United Bank of Union, Union, Missouri.
Permitted: October 27, 2025

Cardinal Bancorp, Inc., Maplewood, Missouri—Louis B. Eckelkamp, Jr., as trustee of the Bonnie J. Eckelkamp 2020 Irrevocable Family Trust dtd 12-31-2020, both of Washington, Missouri; Bonnie J. Eckelkamp, as trustee of the Louis B. Eckelkamp, Jr. 2020 Irrevocable Family Trust dtd 12-01-2020, both of Washington, Missouri; Louis B. Eckelkamp, III, as trustee of the Louis B. Eckelkamp, Jr. 2020 Irrevocable Family Trust dtd 12-01-2020, Michael Joseph Sinnott, Jr. Trust S, Matthew Louis Sinnott Trust S, and Elizabeth Michelle Sinnott Trust S, all of Washington, Missouri; Jeanna Eckelkamp Sinnott, as trustee of the Bonnie J. Eckelkamp 2020 Irrevocable Family Trust dtd 12-31-2020, Sarah Jane Eckelkamp Trust S, Bonnie Laurent Eckelkamp Trust S, Louis Bernard Eckelkamp IV Trust S, and Anna Christina Eckelkamp Trust S, all of Washington, Missouri; Wendy Eckelkamp Cordill, Oakbrook, Illinois, as trustee of the Wendy Eckelkamp Pace Revocable Trust dated 5-09-2014, Oakbrook, Illinois, and the William W. Eckelkamp Revocable Trust UDA 7-21-2024 – Trust B, Marilyn A. Eckelkamp 2020 Irrevocable Family Trust, and two Minor Trusts, all of Washington, Missouri, and others to join the Eckelkamp Family Control Group, a group acting in concert, and retain voting shares of Cardinal Bancorp, Inc., and thereby indirectly retain voting shares of CNB St. Louis Bank, Maplewood, Missouri.
Permitted: October 27, 2025

Financial Holding Companies

Boston

OceanPoint Financial Partners, MHC, Middletown, Rhode Island—election to become a financial holding company.

Effective: October 30, 2025

Richmond

Carter Bankshares, Inc., Martinsville, Virginia—election to become a financial holding company.

Effective: October 27, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
COUNTRY BANK FOR SAVINGS	* 3A1 * 3A3	1850 Financial MHC and 1850 Financial Newspaper: Inc., both of Ware, Massachusetts, to become bank holding companies by acquiring 100 percent of the voting shares of Country Bank for Savings, Ware, Massachusetts ("CBS"), upon the conversion of CBS from mutual to stock form, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	11/28/2025 Federal Register: Not available

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 November 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
UBS GROUP AG	* 3A1	UBS Group AG, and UBS AG, both of Zurich, Switzerland, and UBS Americas Holding LLC, and UBS Americas, Inc, both of New York, New York, to become bank holding companies by acquiring UBS Bank USA, Salt Lake City, Utah, upon the conversion of UBS Bank USA from a state-chartered industrial bank to a national bank.	Newspaper:	11/28/2025
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

O = Outstanding

S = Satisfactory

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 November 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending November 1, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIFTH THIRD BANCORP	* 3A3 * 3A5	Fifth Third Bancorp, Cincinnati, Ohio and Fifth Third Financial Corporation, Cincinnati, Ohio, requests approval to acquire Comerica Incorporated, Dallas, Texas and thereby acquire control of Comerica Holdings, Incorporated, Dallas, Texas, and indirectly acquire control of Comerica Bank, Dallas, Texas and Comerica Bank and Trust, National Association, Ann Arbor, Michigan pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956 and section 225.15 of Regulation Y.	Newspaper: Federal Register:	12/01/2025 Not available
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:	11/19/2025 Not available

* 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 November 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 November 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FLORIDA BANCSHARES, INC.	Change in Bank Control	The Shnaider Family Trust, Sunny Isles, Florida, Charles R. White, as trustee, Birmingham, Alabama, to acquire control of Florida Bancshares, Inc., and thereby indirectly control First National Bank of Pasco, both of Dade City, Florida.	Newspaper: Federal Register:	11/18/2025 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:	12/05/2025 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.

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 November 1, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB BANSHARES, INC.	Change in Bank Control	Brian David Reichter, Hawkeye, Iowa, individually and as co-trustee of The Bank 1st Employee Stock Ownership Plan ("ESOP"), West Union, Iowa, intends to acquire 10 percent or more of the shares and thereby control of FNB BanShares, Inc., West Union, Iowa; and together with ESOP; Tobin Lee Britt, West Union, Iowa, individually and as co-trustee of ESOP; Shannon Sue Schissel, West Union, Iowa, as co-trustee of ESOP; Kimberly Kay Reichter, Hawkeye, Iowa; and Cheryl Ann Reichter, Elkader, Iowa, a group acting in concert to acquire 25 percent or more of the shares and thereby control of FNB BanShares, Inc. FNB BanShares, Inc., controls Bank 1st, West Union, Iowa.	Newspaper: Federal Register:	Not available Not available
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: Federal Register:	11/15/2025 Not available

* Subject to the provisions of the Community Reinvestment Act

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 November 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
RELIABLE COMMUNITY BANCSHARES, INC.	* 3A3	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:	12/06/2025 Not available

* 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 November 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 November 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN EXCHANGE COMPANY	Change in Bank Control	Andrew R. Clements and Aaron M. Clements, both of Elmwood, Nebraska; to acquire additional voting shares of American Exchange Company, and thereby indirectly acquire voting shares of American Exchange Bank, both of Elmwood, Nebraska.	Newspaper: Federal Register:	11/20/2025 Not available

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 November 1, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERSTONE CAPITAL BANCORP, INC.	* 3A3 * 3A5	Cornerstone Capital Bancorp, Inc., Houston, Texas, to acquire Peoples Bancorp, Inc., and thereby indirectly acquire Peoples Bank, both of Lubbock, Texas.	Newspaper: Federal Register:	Not available Not available
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 525 Main Street, Kerrville, TX 78028.	Newspaper: Federal Register:	11/05/2025 Not applicable
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch located at 11680A Research Blvd., Austin, TX 78759	Newspaper: Federal Register:	11/13/2025 Not applicable
PROSPERITY BANCSHARES, INC.	* 3A3 * 3A5	Prosperity Bancshares, Inc., Houston, Texas to acquire by merger, Southwest Bancshares, Inc. ("Southwest"), and thereby acquire control of Southwest's subsidiary bank, Texas Partners Bank, both of San Antonio, Texas, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act and section 225.15 of Regulation Y.	Newspaper: Federal Register:	11/28/2025 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

O = Outstanding
S = Satisfactory
NI = Needs to improve
SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
965789	SUSSER BK, DALLAS, TEXAS	02/13/2025	08/26/2024	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank
645465	VISTA BK, DALLAS, TEXAS	07/29/2024	04/01/2024	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 1, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTERN ALLIANCE BANK	* Branch (Domestic)	Western Alliance Bank, Phoenix, Arizona to establish a branch office at 201 Montgomery Street, San Francisco, California 94104.	Newspaper: Federal Register:	11/13/2025 Not applicable

* Subject to the provisions of the Community Reinvestment Act

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