



FEDERAL RESERVE RELEASE

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

No. 45 Week ending November 8, 2025

Board Actions

Enforcement

Belt Valley Bank, Belt, Montana—consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

Announced: November 6, 2025

First Citizens Bank of Butte, Butte, Montana—written agreement dated May 2, 2024, terminated October 28, 2025.

Announced: November 4, 2025

The Halstead Bank, Halstead, Kansas—consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

Announced: November 6, 2025

Northwest Bancorporation of Illinois, Inc., Palatine, Illinois—written agreement dated June 7, 2011, terminated October 28, 2025.

Announced: November 4, 2025

Riverbend Financial Corporation, Fort Worth, Texas—written agreement dated February 14, 2023, terminated October 27, 2025.

Announced: November 4, 2025

Regulations and Policies

Large Financial Institution Rating System and Framework for the Supervision of Insurance Organizations—final notice of revisions.

Approved: November 5, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Boston

Beacon Bank and Trust, Boston, Massachusetts—to establish a branch at 125 Union Street, Braintree, Massachusetts.

Approved: November 6, 2025

Cleveland

PBT Bancorp, Hazard, Kentucky—to establish a branch at 297 North Main Street, Stanton, Kentucky.

Withdrawn: November 7, 2025

Bank Holding Companies

Atlanta

Business First Bancshares, Inc., Baton Rouge, Louisiana—waiver of application to acquire Progressive Bancshares, Inc., and thereby indirectly acquire Progressive Bank, both of Monroe, Louisiana, in connection with the merger of Progressive Bank with and into B1Bank, Baton Rouge, Louisiana.

Granted: November 6, 2025

Sunmark Bancshares, Inc., Perry, Georgia—to merge with Wheeler Bancshares, Inc., and thereby indirectly acquire Wheeler County State Bank, both of Alamo, Georgia.

Approved: November 6, 2025

Cleveland

Marquette Mutual Holding Company, Erie, Pennsylvania—to become a bank holding company by acquiring Marquette Savings Bank, Erie, Pennsylvania.

Approved: November 3, 2025

Dallas

North Texas Bancshares, Inc., Dallas, Texas—to become a bank holding company by acquiring Reynolds, Teague, Thurman Financial Corp. and thereby indirectly acquiring The First National Bank of Moody, Moody, Texas

Withdrawn: November 6, 2025

Prosperity Bancshares, Inc., Houston, Texas—to acquire by merger American Bank Holding Corporation and thereby indirectly acquire American Bank, National Association, both of Corpus Christi, Texas.*

Approved: October 28, 2025

*Addition

Kansas City

First Beemer Corporation, Beemer, Nebraska—waiver of application to acquire First Bank of Bancroft, Bancroft, Nebraska, in connection with the merger of First Bank of Bancroft with and into First Community Bank, Beemer, Nebraska.

Granted: November 6, 2025

Minneapolis

Stockman Financial Corporation, Miles City, Montana—request by William Coffee for relief from a commitment.*

Granted: October 15, 2025

*Addition

Western State Agency, Inc., Devils Lake, North Dakota—request by Brian L. Houkom for relief from a commitment.*

Granted: October 15, 2025

*Addition

Richmond

First Community Bancshares, Bluefield, Virginia—(1) waiver of application to merge with Hometown Bankshares, Inc., and thereby indirectly acquire Union Bank, Inc. (UBI), both of Middlebourne, West Virginia, and (2) for UBI to merge with and into First Community Bank, Bluefield, Virginia, and thereby establish branches.

Granted: November 6, 2025

Bank Mergers

Kansas City

First Community Bank, Beemer, Nebraska—to merge with First Bank of Bancroft, Bancroft, Nebraska, and thereby establish a branch in Bancroft, Nebraska.

Approved: November 6, 2025

Banks, State Member

Chicago

Independent Bank, Grand Rapids, Michigan—to make a public welfare investment (two requests).

Approved: November 5, 2025

Dallas

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

Approved: November 4, 2025

Change in Bank Control

Atlanta

Florida Bancshares, Inc., Dade City, Florida—the Shnaider Family Trust, Sunny Isles, Florida, Charles R. White, as trustee, Birmingham, Alabama, to acquire control of Florida Bancshares, Inc., and thereby indirectly acquire control of First National Bank of Pasco, Dade City, Florida.

Withdrawn: November 3, 2025

Minneapolis

Farmers State Corporation, Mankato, Minnesota—Jennifer S. Johnson, as co-trustee of the Jennifer S. Johnson Irrevocable Trust I and the Jennifer S. Johnson Irrevocable Trust II (together, the Johnson Irrevocable Trusts), trustee of the Jennifer S. Johnson Trust, all of Chanhassen, Minnesota, and as co-trustee of the Susan G. Sneer GST Exempt Family Trust, Mankato, Minnesota; Kelly J. Campbell, Bloomington, Minnesota, as co-trustee of the Johnson Irrevocable Trusts; and Michael J. Werner, as co-trustee of the Stuart J. Sneer Irrevocable Trust I and the Stuart J. Sneer Irrevocable Trust II, all of Battle Lake, Minnesota, to retain voting shares of Farmers State Corporation and thereby indirectly retain voting shares of United Prairie Bank, Mountain Lake, Minnesota. Additionally, Kelly J. Campbell and Michael J. Werner to join the Sneer Family Shareholder Group, a group acting in concert, to retain voting shares of Farmers State Corporation and thereby indirectly retain voting shares of United Prairie Bank. Jennifer S. Johnson and all the aforementioned trusts were previously permitted to join the Sneer Family Shareholder Group.

Permitted: November 3, 2025

Profinium Financial Holdings, Inc., Fairmont, Minnesota—the FWK Profinium Stock Trust UAD 4.15.25, Fred W. Krahmer and Michelle Krahmer, as co-trustees, the EIK & MFK Youth Trust, Ronald Kopischke, as trustee, the FCK Profinium Stock Trust UAD 4.15.25, Fred C. Krahmer, as trustee, the MFK Profinium Stock Trust UAD 4.15.25, Fred W. Krahmer and Michelle Krahmer, as co-trustees, the Marital Trust pursuant to Article 6 of the Constance I. Krahmer Revocable Trust, Fred C. Krahmer, as trustee, all of Fairmont, Minnesota; the Fred W. Krahmer Trust pursuant to Article 9 of the Constance I. Krahmer Revocable Trust, Fairmont, Minnesota, Fred W. Krahmer, Fairmont, Minnesota, and Peoples Bank, Rock Valley, Iowa, as co-trustees; the Ryan M. Rivers Trust pursuant to Article 7 of the Constance I. Krahmer Revocable Trust, Peoples Bank, as trustee, the Caitlyn M. Krahmer Trust pursuant to Article 7 of the Constance I. Krahmer Revocable Trust, Peoples Bank, as trustee, the Collin J. Kain Trust pursuant to Article 7 of the Constance I. Krahmer Revocable Trust, Peoples Bank, as trustee, the Ella I. Krahmer Trust pursuant to Article 7 of the Constance I. Krahmer Revocable Trust, Peoples Bank, as trustee, the Max F. Krahmer Trust pursuant to Article 7 of the Constance I. Krahmer Revocable Trust, Peoples Bank, as trustee, all of Rock Valley, Iowa; each to join the Krahmer Family Control Group, a group acting in concert, by retaining voting shares of Profinium Financial Holdings, Inc., and thereby indirectly retaining voting shares of Profinium, Inc., Truman, Minnesota. Fred C. Krahmer and Fred W. Krahmer are members of the Krahmer Family Control Group and were each previously permitted by the Federal Reserve System to acquire control of voting shares of Profinium Financial Holdings, Inc.

Permitted: November 6, 2025

Secretary

Glenville Bank Holding Company, Inc., Scotia, New York—the LH Buhrmaster Qualified Family Limited Partnership, Scotia, New York, a Delaware limited partnership to join the LH Buhrmaster Family Control Group, a group acting in concert, to acquire voting shares of Glenville Bank Holding Company, Inc., and thereby indirectly acquire voting securities of First National Bank of Scotia, Scotia, New York.

Permitted: November 3, 2025

St. Louis

Banterra Corp, Eldorado, Illinois—Jason C. Knight, Miramar Beach, Florida, trustee of the EDK 2011 Family Trust, Eldorado, Illinois, to join the EDK Family Control Group, a group acting in concert, to retain voting shares of Banterra Corp and thereby indirectly retain voting shares of Banterra Bank, Marion, Illinois.

Permitted: November 6, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 8, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
1850 Financial MHC	* 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 8, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADIRONDACK TRUST COMPANY EMPLOYEE STOCK OWNERSHIP TRUST, THE	* 3A3	The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York, to acquire 50 additional shares of the 473 Broadway Holding Corporation and 2,000 additional shares of The Adirondack Trust Company, both of Saratoga Springs, New York.	Newspaper: Federal Register:	11/23/2025 Not available
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: Federal Register:	11/28/2025 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

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NI = Needs to improve

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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 November 8, 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:	11/13/2025 11/28/2025

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 8, 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 8, 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 8, 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:	11/16/2025
			Federal Register:	12/12/2025
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:	11/01/2025
			Federal Register:	12/12/2025
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:	12/05/2025
			Federal Register:	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 8, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARTHUR R. MURRAY, INC.	Change in Bank Control	The Murray Family Trust, dated December 28, 2015, with Citizens State Bank, Trustee, and Arthur R. Murray, III all of Milford, Illinois, and Christopher Murray of Ballwin, Illinois, with voting rights; Arthur R. Murray, III, individually and as executor of the Estate of Phyllis. M. Murray; and together with Christopher Murray, to form the Murray Family Group; to acquire Arthur Murray, Inc of Milford, Illinois and indirectly acquire Citizens State Bank, Milford, Illinois and and Dewey Bank, Dewey, Illinois.	Newspaper: Federal Register:	Not available Not available
BUSEY BANK	Public Welfare Investment	Busey Bank, Champaign, Illinois, request prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
BUSEY BANK	Public Welfare Investment	Busey Bank, Champaign, Illinois, request prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
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
CIBC BANK USA	Public Welfare Investment	CIBC Bank USA, Chicago, Illinois, requests prior approval to make up a million 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: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 8, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 BANCORPORATION	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:	11/11/2025 Not available

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 8, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST ILLINOIS CORPORATION	Change in Bank Control	The Leon J. Mizeur Roth IRA; the Leon J. Mizeur IRA; the Leon J. Mizeur Trust, with Leon J. Mizeur as trustee; Robert T. Mizeur; the Robert T. Mizeur IRA; 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; and other minor children, all of Springfield, Illinois, a group acting in concert, to retain voting shares of First Illinois Corporation and thereby indirectly retain voting shares of HPB Holdings, Inc. and Hickory Point Bank and Trust, all of Decatur, Illinois.	Newspaper:	Not available
			Federal Register:	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 HPB Holdings, Inc. and Hickory Point Bank and Trust, all of Decatur, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 8, 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:	11/25/2025 11/28/2025
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 12/12/2025
RESOURCE BANCSHARES, INC.	Change in Bank Control	The 2021 Katz Dynasty Trust Milwaukee, Wisconsin, with Peter J. Wilder, Pewaukee, Wisconsin as trustee and Richard Katz, DeKalb Illinois having the power to remove, Richard J. Katz Irrevocable Trust Milwaukee, Wisconsin, with Peter J. Wilder, Pewaukee, Wisconsin as trustee and Kathleen Katz, DeKalb Illinois having the power to remove, 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:	10/13/2025 10/14/2025

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending November 8, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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, Lucas 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:	11/04/2025 Not available
SWORD FINANCIAL CORPORATION	* 3A1	Horicon Bank Profit Sharing and Employee Stock Ownership Plan, Horicon, Wisconsin to become a bank holding company by acquiring 25% of Sword Financial Corporation and thereby acquire control of Horicon Bank, both of Horicon, Wisconsin.	Newspaper: Federal Register:	12/07/2025 Not available
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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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		

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending November 8, 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:	12/06/2025
	* 3A1		Federal Register:	12/12/2025
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:	11/07/2025
			Federal Register:	11/28/2025
WARREN BANK AND TRUST COMPANY	Change in Bank Control	Notice by Maribeth Moore Frazer, Warren, Arkansas, to acquire voting shares of Warren Bank and Trust Company, Warren, Arkansas	Newspaper:	11/11/2025
			Federal Register:	11/28/2025

* 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 8, 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:	11/10/2025
			Federal Register:	12/12/2025

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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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 8, 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 11/28/2025
Baldwin Bancshares, Inc	* 3A1	Baldwin Bancshares, Inc., to become a bank holding company through the acquisition of The Baldwin State Bank, both of Baldwin City, Kansas.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending November 8, 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:	11/28/2025

* Subject to the provisions of the Community Reinvestment Act

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending November 8, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
Integra BG, LLC	* 3A1	Integra BG, LLC, Jackson, Wyoming, to become a bank holding company by acquiring UCSB Financial Corporation, Mountain View, Wyoming, and thereby indirectly acquiring Uinta Bank, Mountain View, Wyoming.	Newspaper: Federal Register:	11/20/2025 12/12/2025
LEGACY FINANCIAL, INC.	Change in Bank Control	David J. Mann Family Trust, David J. Mann, as trustee; Barrett David Mann Gift Trust, Shane A. Mann, as trustee; and Carson Gale Mann Gift Trust, Shane A. Mann, as trustee, all of Quinter, Kansas; Reid Richard Crouse Gift Trust, Tara J. Mann Crouse, as trustee, both of Colby, Kansas; Quincy Caroline Mann Gift Trust, Tracey R. Mann, as trustee; David Austin Mann Gift Trust, Tracey R. Mann, as trustee; Whitney Beata Mann Gift Trust, Tracey R. Mann, as trustee; and Elizabeth Lorraine Mann Gift Trust, Tracey R. Mann, as trustee, all of Salina, Kansas, to join the Floyd Family Group, a group acting in concert, to acquire voting shares of Legacy Financial, Inc., Johnson, Kansas, and thereby indirectly acquire voting shares of Dream First Bank, National Association, Syracuse, Kansas.	Newspaper: Federal Register:	Not available Not available
NATIONAL BANK HOLDINGS CORPORATION	* 3A3 * 3A5 * 18C * Branch (Domestic)	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: Federal Register:	11/09/2025 12/12/2025

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 8, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	11/12/2025
			Federal Register:	11/28/2025

District: 10

Federal Reserve Bank of Kansas City

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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 8, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORNERSTONE CAPITAL BANCORP, INC.	* 3A3	Cornerstone Capital Bancorp, Inc., Houston, Texas, to acquire Peoples Bancorp, Inc., and thereby indirectly acquire Peoples Bank, both of Lubbock, Texas.	Newspaper:	Not available
	* 3A5		Federal Register:	Not available
PROSPERITY BANCSHARES, INC.	* 3A3	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:	11/28/2025
	* 3A5		Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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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 8, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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