



FEDERAL RESERVE RELEASE

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

No. 46 Week ending November 15, 2025



Board Actions

Banks, Foreign

ID Bank CJCS, Yerevan, Armenia—to establish a representative office in Glendale, California.

Announced: November 12, 2025

Enforcement

Commerce Bank, Kansas City, Missouri—consent order of prohibition against Nicholas Sheeley, a former institution-affiliated party.

Announced: November 13, 2025

Industrial and Commercial Bank of China Ltd., Beijing, People's Republic of China, and Industrial and Commercial Bank of China Ltd., New York Branch, New York, New York—cease-and-desist order dated March 12, 2018, terminated November 5, 2025.

Announced: November 13, 2025

Societe Generale S.A., Paris, France—cease-and-desist order dated November 19, 2018, terminated November 5, 2025.

Announced: November 13, 2025

Regulations and Policies

Credit Cards—report to Congress on the Profitability of Credit Card Operations of Depository Institutions.*

Approved: November 7, 2025

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 525 Main Street, Kerrville, Texas.

Approved: November 13, 2025

Kansas City

Armstrong Bank, Muskogee, Oklahoma—to establish a branch at 8080 North Central Expressway, Dallas, Texas.

Approved: November 14, 2025

Commerce Bank, Kansas City, Missouri—to establish a branch at 4401 Dr. Martin Luther King Jr. Boulevard, Kansas City, Missouri.*

Approved: November 6, 2025

*Addition

Commerce Bank, Kansas City, Missouri—to establish a branch at 302 Southport Drive, Columbia, Illinois.*

Approved: November 6, 2025

*Addition

San Francisco

Commonwealth Business Bank, Los Angeles, California—to establish a branch at 919 Keeaumoku Street, Honolulu, Hawaii.

Approved: November 14, 2025

St. Louis

Bank of Kilmichael, Kilmichael, Mississippi—to establish a branch at 112 Lafayette Street, Starkville, Mississippi.

Approved: November 13, 2025

Bank Holding Companies

Atlanta

Colony Bankcorp, Inc., Fitzgerald, Georgia—waiver of application to merge with TC Bancshares, Inc., and thereby indirectly acquire TC Federal Bank, both of Thomasville, Georgia, in connection with the merger of TC Federal Bank with and into Colony Bank, Fitzgerald, Georgia.

Granted: November 14, 2025

Chicago

BOSP Bancshares, Inc., Sun Prairie, Wisconsin—to acquire Banner Banks, Birnamwood, Wisconsin.

Approved: November 13, 2025

Fidelity Company, Dubuque, Iowa—waiver of application to acquire Rake Bancorporation and thereby indirectly acquire State Savings Bank, both of Rake, Iowa, in connection with the merger of State Savings Bank with and into Fidelity Bank & Trust, Dubuque, Iowa.*

Granted: November 6, 2025

*Addition

Fidelity Company, Dubuque, Iowa—waiver of application to acquire Frost State Bank, Frost, Minnesota, in connection with the merger of Frost State Bank with and into Fidelity Bank & Trust, Dubuque, Iowa.*

Granted: November 6, 2025

*Addition

General Counsel

Canandaigua National Corporation, Canandaigua, New York—request for reconsideration of the Board's denial of its application to engage in making certain guarantees to acquire real property as an activity complementary to banking.

Denied: November 10, 2025

Secretary

Southern Bancorp, Inc., Little Rock, Arkansas—to acquire Ozarks Heritage Financial Group, Inc., Gainesville, Missouri, and thereby indirectly acquire Legacy Bank & Trust Company, Mountain Grove, Missouri.

Approved: November 10, 2025

Banks, State Member

Chicago

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

Approved: November 13, 2025

Director, S&R

Goldman Sachs Bank USA, New York, New York—to acquire equity securities solely for the purpose of hedging risks derived from customer-driven equity derivative transactions.

Approved: November 14, 2025

New York

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

Approved: November 5, 2025

*Addition

Change in Bank Control

Chicago

Carroll County Bancshares, Inc., Carroll, Iowa—Gretchen M. Gronstal Graff, T. Bernt Gronstal, and Joan M. Gronstal, all of Orleans, Iowa; Ingrid M. Gronstal, Iowa City, Iowa; Carol A. Gronstal, Carroll, Iowa; and Andrea Gronstal Benton, Madison, Wisconsin, to form the Gronstal Family Group, a group acting in concert, to retain the voting shares of Carroll County Bancshares, Inc., and thereby indirectly retain voting shares of Availa Bank, Carroll, Iowa.

Permitted: November 13, 2025

Resource Bancshares, Inc., DeKalb, Illinois—the 2021 Katz Dynasty Trust and Richard J. Katz Irrevocable Trust, both of Milwaukee, Wisconsin; Peter J. Wilder, as trustee of both aforementioned trusts, Pewaukee, Wisconsin; and Kathleen Katz, DeKalb, Illinois, as members of the Katz Family Group, a group acting in concert, to acquire voting shares of Resource Bancshares, Inc., and thereby indirectly acquire voting shares of Resource Bank, National Association, DeKalb, Illinois.

Permitted: November 13, 2025

St. Louis

Southern Illinois Bancorp, Inc., Carmi, Illinois—Southern Illinois Bancorp, Inc. Employee Stock Ownership Plan and Trust, Carmi, Illinois (ESOP); Sherri Nicole Roser, Enfield, Illinois, individually and as trustee of ESOP; Kara Kessler, Carmi, Illinois, individually and as trustee of ESOP; and Chris Bailey, Wayne City, Illinois, individually and as trustee of ESOP, to retain voting shares of Southern Illinois Bancorp, Inc., and thereby indirectly retain voting shares of The First National Bank of Carmi, Carmi, Illinois.

Permitted: November 12, 2025

Regulations and Policies

General Counsel

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

Approved: November 10, 2025

Savings and Loan Holding Companies

Chicago

Hoyne Savings, MHC (Hoyne Savings), Chicago, Illinois—waiver from certain sections of Regulation MM in connection with (1) the conversion of Hoyne Savings from mutual to stock form and its merger with and into Hoyne Financial Corporation and (2) the merger of Hoyne Financial Corporation with and into Hoyne Bancorp, Inc., a newly formed Maryland corporation, and the application for Hoyne Bancorp, Inc., to become a savings and loan holding company by acquiring Hoyne Savings Bank, all of Chicago, Illinois.*

Granted: November 6, 2025

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 15, 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 November 15, 2025

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---|---------------------|--|---------------------------------|------------------------------|
| MANUFACTURERS AND TRADERS TRUST COMPANY | * Branch (Domestic) | Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch office located at 2980 3rd Avenue, Bronx, New York. | Newspaper: Federal Register: | 11/28/2025 Not applicable |

* Subject to the provisions of the Community Reinvestment Act

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 November 15, 2025

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
| NONE | | | |

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 November 15, 2025

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
| NONE | | | |

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 November 15, 2025

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
| NONE | | | |

District: 5

Federal Reserve Bank of Richmond

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|---------|-----------------------------|------------|-----------------|------------|----------------|
| 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 15, 2025

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|-------|-------------|-----------------|-----------------------|
| NONE | | | |

* 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 November 15, 2025

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------------|--------------------|---|------------------------------|---------------|
| FIRST MID BANCSHARES, INC. | * 3A5 | First Mid Bancshares, Inc., Mattoon, Illinois, to merge with Two Rivers Financial Group, Inc., and thereby indirectly acquire Two Rivers Bank & Trust, both of Burlington, Iowa | 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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|---------|------------------------------------|------------|-----------------|------------|----------------|
| 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 15, 2025

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|---------------------------|---------------------------|--|------------------------------|------------|
| BRADFORD BANCORP, INC. | * 3A3 | Bradford Bancorp, Inc., Greenville, Illinois, to acquire 100 percent of the voting shares of State Bank of St. Jacob, St. Jacob, Illinois. | Newspaper: | 12/06/2025 |
| | | | Federal Register: | 12/18/2025 |
| GENESIS BANCORP, INC. | Change in Bank Control | Notice by Heath O'Brien Jenkins, Madison, Mississippi, to acquire voting shares of Genesis Bancorp, Inc., and thereby indirectly acquire voting shares of Genesis Bank, both of Benoit, Mississippi | Newspaper: | 12/02/2025 |
| | | | Federal Register: | 12/04/2025 |

* 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 November 15, 2025

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------|---------------------|--|---------------------------------|------------------------------|
| FIRST INTERSTATE BANK | * Branch (Domestic) | First Interstate Bank, Billings, Montana, to establish a branch facility to be located at 5405 Grand Ave., Billings, Montana 59106. | Newspaper: Federal Register: | 11/22/2025 Not applicable |

* 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 November 15, 2025

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|-------|-------------|-----------------|-----------------------|
| NONE | | | |

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 November 15, 2025

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|---------------------|---------------------|--|--|
| TEXAS REGIONAL BANK | * Branch (Domestic) | Texas Regional Bank, Harlingen, Texas, Newspaper: to establish a branch at 13101 W. SH 29, Liberty Hill, Texas | 11/27/2025 Federal Register: Not applicable |

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 November 15, 2025

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
| NONE | | | |

District: 12

Federal Reserve Bank of San Francisco

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|---------|----------------------------------|------------|-----------------|------------|----------------|
| 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