



FEDERAL RESERVE RELEASE

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

No. 7 Week ending February 15, 2025

Board Actions

Bank Holding Companies

ChoiceOne Financial Services, Inc., Sparta, Michigan—to merge with Fentura Financial, Inc., and thereby indirectly acquire The State Bank, both of Fenton, Michigan, and for ChoiceOne Bank, Sparta, Michigan, to merge with The State Bank and establish and operate branches at The State Bank's locations.

Approved: February 11, 2025

CSBH, LLC, Powhatan, Virginia—to acquire voting shares of Industry Bancshares, Inc. (Industry), Industry, Texas, and thereby indirectly acquire control of Industry's subsidiary banks: Industry State Bank, Industry, Texas; Bank of Brenham, National Association, Brenham, Texas; Fayetteville Bank, Fayetteville, Texas; The First National Bank of Shiner, Shiner, Texas; Citizens State Bank, Buffalo, Texas; and The First National Bank of Bellville, Bellville, Texas.

Approved: February 11, 2025

WesBanco, Inc., Wheeling, West Virginia—to acquire Premier Financial Corporation, Defiance, Ohio, and thereby indirectly acquire Premier Bank, Youngstown, Ohio.

Approved: February 11, 2025

Enforcement

Wells Fargo & Company, San Francisco, California—(1) termination of cease-and-desist order dated April 13, 2011, as amended on February 28, 2013, and (2) with Wells Fargo Financial, Inc., Des Moines, Iowa, termination of cease-and-desist order dated July 20, 2011.*

Announced: February 4, 2025

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

Gulf Atlantic Bank, Key West, Florida—to establish a branch at 1120 Southeast 17th Street, Ocala, Florida.

Approved: February 13, 2025

Bank Holding Companies

Atlanta

Southern States Bancshares, Inc., Anniston, Alabama—request by Davis Capital Partners, LLC, et al., for relief from certain commitments.*

Granted: February 6, 2025

*Addition

Boston

Winchester Bancorp, MHC, Winchester, Massachusetts—to become a bank holding company by acquiring voting shares of Winchester Bancorp, Inc., a mid-tier holding company, through a mutual holding company reorganization and minority stock issuance, and thereby indirectly acquire Winchester Savings Bank, Winchester, Massachusetts.

Approved: February 10, 2025

Richmond

Freedom Bancshares, Inc., Belington, West Virginia—waiver of application to acquire Appalachian Financial Corporation and thereby indirectly acquire BCBank, Inc. (BCBK), both of Philippi, West Virginia, in connection with the merger of BCBK with and into Freedom Bank, Inc., Belington, West Virginia.

Granted: February 12, 2025

Bank Premises

Richmond

First Sentinel Bank, Richlands, Virginia—to increase its investment in bank premises.

Approved: February 12, 2025

Banks, State Member

New York

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

Approved: February 11, 2025

Change in Bank Control

Chicago

Community Financial Corporation, Edgewood, Iowa—Steven A. Brady, Edgewood, Iowa, individually to become the largest shareholder; Madonna J. Brady, Edgewood, Iowa; Benjamin A. Brady, Laurel, Maryland; Lucas S. Brady, Edgewood, Iowa; and Jonathan J. Brady, Shawnee, Kansas City, to form the Brady Family Control Group, a group acting in concert, to acquire voting shares of Community Financial Corporation and thereby indirectly acquire voting shares of Community Savings Bank, Edgewood, Iowa.
Permitted: February 11, 2025

United Iowa Bancshares Inc., Newton, Iowa—Robert M. Kahn and Kristin Kahn, both of Newton, Iowa, Michael S. Albright and Mollie Albright, both of Sioux City, Iowa, and Megan Kahn, Basalt, Colorado, to join the Kahn Family Control Group, a group acting in concert, to retain voting shares of United Iowa Bancshares Inc., and thereby retain voting shares of FNNB Bank.
Permitted: February 14, 2025

Richmond

Freedom Bancshares, Inc., Belington, West Virginia—The Craig G. Phillips Revocable Trust, sole trustee Craig G. Phillips, Buckhannon, West Virginia, to acquire voting shares of Freedom Bancshares, Inc., and thereby indirectly acquire voting shares of Freedom Bank, Inc., Belington, West Virginia.
Permitted: February 10, 2025

Secretary

Country Bancorp, Inc., Hillsboro, Illinois—The Dan Fleming Living Trust dated October 17, 1994, Daniel D. Fleming, trustee, Carlinville, Illinois; The William Revocable Trust dated December 30, 1993, William D. Fleming, trustee, Litchfield, Illinois; The Andrew W. Fleming Trust U/A dated February 1, 2012, Andrew W. Fleming, trustee, Litchfield, Illinois; Bailey D. Fleming Living Trust dated May 1, 2015, Bailey D. Fleming, trustee, Litchfield, Illinois; The Jacob W. Fleming Trust dated July 4, 2008, Jacob W. Fleming, trustee, Litchfield, Illinois; Andrew W. Fleming, Custodian of Minor Child A UTMA, and Jacob W. Fleming, Custodian of Minor Child B UTMA, Minor Child C UTMA, and Minor Child D UTMA, all of Litchfield, Illinois; The Eaden Fleming Trust dated February 1, 2018, Eaden D. Fleming, trustee, Mt. Olive, Illinois; and Fleming Financial, Inc., Litchfield, Illinois, for which Daniel D. Fleming serves as President and William D. Fleming serves as Secretary, to join the Fleming Family Control Group, a group acting in concert, to retain voting shares of Country Bancorp, Inc., thereby indirectly retaining voting shares of Bank of Hillsboro, National Association, Hillsboro, Illinois.
Permitted: February 12, 2025

Extensions of Time

Director, S&R

KeyCorp, Cleveland, Ohio—extension of time to resubmit its capital plan.
Granted: February 11, 2025

Savings and Loan Holding Companies

Chicago

Eaton Federal Mutual Holding Company and Eaton Federal Stock Holding Company, both of Charlotte, Michigan—proposed bylaw amendment.
Approved: February 12, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending February 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
447100	CORNERSTONE BK, SPENCER, MASSACHUSETTS	07/06/2024	03/04/2024	S	Int Small Bank
1008674	READING CO-OP BK, READING, MASSACHUSETTS	02/11/2024	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

District: 2

Federal Reserve Bank of New York

Filings received during the week ending February 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 facility to be located at 1224 Stratford Avenue, Bridgeport, Connecticut.	Newspaper: Federal Register:	02/21/2025 Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch (Domestic)	Manufacturers and Traders Trust Company, Buffalo, New York, to establish a branch facility to be located at 301 Mission Boulevard, Baltimore, Maryland.	Newspaper: Federal Register:	02/21/2025 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
722816	SOLVAY BK, SOLVAY, NEW YORK	02/04/2024	06/26/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending February 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 February 15, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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NONE					

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 February 15, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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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 February 15, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTON BANCORP, INC.	Change in Bank Control	Hermine M. Granberry, Hattiesburg, Mississippi and the Allison Lee Granberry Trust, William S. Granberry Jr. as Trustee, Hattiesburg, Mississippi, to join the Granberry Family Group, a group acting in concert, to retain voting shares of Centon Bancorp, Inc., and thereby retain control of Richton Bank and Trust Company, both of Richton, Mississippi.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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353238	CENTRAL ST BK, CALERA, ALABAMA	03/07/2024	09/25/2023	S	Int Small Bank
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 February 15, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK	* 18C * 3A3 * Branch (Domestic)	BANK, Wapello, Iowa to merge with First Trust and Savings Bank, Coralville, Iowa, and thereby establish branches at 1831 2nd Street, Coralville, Iowa and 102 Augusta Avenue, Oxford, Iowa.	Newspaper: Federal Register:	Not available Not available
MORNING SUN BANK CORP.	* 3A3	Morning Sun Bank Corp., Morning Sun, Iowa to acquire First Trust and Savings Bank, Coralville, Iowa.	Newspaper: Federal Register:	Not available 02/27/2025
SCOTT BANCSHARES, INC.	Change in Bank Control	The Myron L. Scott Trust, Sam Scott Trustee, Bethany, Illinois, together with the Barbara M. Scott Trust, Barbara Scott Trustee, Bethany, Illinois; Alyssa Scott Pagel, Franklin, Tennessee; the Todd and Kristen Miller Joint Revocable Trust, Todd and Kristen Miller co-trustees, Edwardsville, Illinois; Jamie L. Scott, Aldan, Pennsylvania; Madelyn K. Miller, Edwardsville, Illinois; and Mason S. Miller, Edwardsville, Illinois, as members of the Scott Family Group, as members of the Scott Family Group, a group acting in concert, to retain 25 percent or more of shares of Scott Bancshares, Inc. and thereby indirectly control Scott State Bank, both of Bethany, Illinois.	Newspaper: Federal Register:	Not available Not available

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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
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank
982348	IOWA ST BK, HULL, IOWA	07/21/2024	04/01/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending February 15, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CADENCE BANK	* 18C * Branch (Domestic)	Cadence Bank, Tupelo, Mississippi, to merge with First Chatham Bank, Savannah, Georgia, and to retain the acquired facilities as branch offices	Newspaper: Federal Register:	03/13/2025 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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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
856748	CITIZENS BK, BATESVILLE, ARKANSAS	03/30/2024	05/15/2023	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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 15, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN FEDERAL CORPORATION	Change in Bank Control	Jeffrey A. Schumacher, Grand Forks, North Dakota, to retain voting shares and, together with John A. Schumacher, West Fargo, North Dakota; as a group acting in concert, to control 10 percent or more of the shares and thereby control American Federal Corporation, Fargo, North Dakota.	Newspaper: Federal Register:	Not available Not available
FIRST INTERSTATE BANK	* Branch (Domestic)	First Interstate Bank, Billings, Montana, to establish a branch at 1947 9th Street West, Columbia Falls, Montana.	Newspaper: Federal Register:	Not available 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
823656	FIRST ST BK SOUTHWEST, PIPESTONE, MINNESOTA	03/18/2024	08/14/2023	O	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 February 15, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST ANTLERS BANCORPORATIO N, INC.	Change in Bank Control	The Steve Burrage 2024 Succession Trust, Roberta Burrage, trustee; and the Roberta Burrage 2024 Succession Trust, Steve Burrage, trustee, all of Antlers, Oklahoma, to become members of the Burrage Family Control Group, a group acting in concert, to acquire voting shares of First Antlers Bancorporation, Inc., and thereby indirectly acquire voting shares of FirstBank, both of Antlers, Oklahoma. Roberta Burrage and Steve Burrage have previously been permitted by the Federal Reserve System to acquire control of voting shares of First Antlers Bancorporation, Inc.	Newspaper: Federal Register:	Not available 03/03/2025
FIRST UNITED BANK AND TRUST COMPANY	* Branch (Domestic)	First United Bank and Trust Company, Durant, Oklahoma, to establish a branch located at 601 NW Loop 410 Boulevard, San Antonio, Texas.	Newspaper: Federal Register:	Not available Not applicable
PLATTE VALLEY BANCORP, INC.	Change in Bank Control	The Thomas E. Wolf Trust, as amended and restated on August 17, 2022, the Thomas E. Wolf Family Trust, a subtrust created under the Thomas E. Wolf Trust, the Deanna H. Wolf Trust, as amended and restated on August 17, 2022, and Deanna H. Wolf, as trustee of the aforementioned trusts, all of North Bend, Nebraska; and the John A. Wolf Revocable Trust, dtd June 15, 2023, and the Linda W. Wolf Revocable Trust, dtd June 15, 2023, and John A. Wolf, as trustee of the aforementioned trusts, all of Grand Island, Nebraska; to become members of the Arden Wolf Family Group, a group acting in concert, to acquire voting shares of Platte Valley Bancorp, Inc., and thereby indirectly acquire voting shares of Platte Valley Bank, both of North Bend, Nebraska.	Newspaper: Federal Register:	Not available 03/07/2025

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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463650	ADAMS B&TC, OGALLALA, NEBRASKA	11/07/2024	08/05/2024	S	Int Small Bank
311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/07/2024	08/14/2023	S	Int Small Bank
862057	BANK OF CMRC, CHANUTE, KANSAS	07/04/2024	04/15/2024	S	Int Small Bank
482053	CITIZENS ST BK, WISNER, NEBRASKA	04/29/2024	02/12/2024	S	Int Small Bank
386450	FIVE POINTS BK, HASTINGS, NEBRASKA	10/14/2024	07/29/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
955959	SECURITY ST BK, BASIN, WYOMING	07/21/2024 04/29/2024 S Int Small Bank

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 15, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCIAL NATIONAL CORPORATION	Change in Bank Control	Notice by the Doris Jones Marital Trust, Brady, Texas (W. Clay Jones and Mark Jones, Co-Trustees); Grant Johanson Jones, Rochelle, Texas; Jeffrey Jones, Brady, Texas; the John W. Jones Family Trust, Brady, Texas (W. Clay Jones and Mark Jones, Co-Trustees); Mark Jones, Brady, Texas; Martha Marie Jones, Austin, Texas; W. Clay Jones, Brady, Texas; the William Jones Family Trust, Brady, Texas (Diane Johanson Jones, Trustee); Zachary Jones, Brady, Texas; and Liane Jones Locke, Brady, Texas; (collectively, the "Jones Control Group") a group acting in concert, to retain control of Commercial National Corporation, Brady, Texas, and thereby indirectly The Commercial National Bank, Brady, Texas.	Newspaper: Federal Register:	Not available Not available
COMMUNITY BANK HOLDINGS OF TEXAS, INC.	* 3A5	Community Bank Holdings of Texas, Inc., Corsicana, Texas, to acquire CapTex Bancshares, Inc., and thereby indirectly, CapTex Bank, both of Fort Worth, Texas.	Newspaper: Federal Register:	Not available 03/06/2025

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending February 15, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
RELATIONSHIP FINANCIAL CORPORATION	Change in Bank Control	Charles J. Whelan, Jr., the Charles J. Whelan, Jr. 2024 Trust ("Trust"), and Cynthia Ann Whelan as trustee of the Trust, all of Kerrville, Texas, to acquire voting shares of Relationship Financial Corporation ("Company") and thereby indirectly acquire voting shares of Guadalupe Bank ("Bank"), both of Kerrville, Texas and for the Trust to join the Whelan Family Group. In addition, Charles Joseph Whelan, Jr., Cynthia Ann Whelan, Kevin Joseph Whelan, and Adria Nicole Whelan, all of Kerrville, Texas; Leslie Whelan White, and Aaron James White, both of Austin, Texas; as a group acting in concert ("Whelan Family Group"), to retain voting shares of Company and thereby indirectly retain voting shares of Bank.	Newspaper: Federal Register:	Not available Not available
TEXAS REGIONAL BANK	* Branch (Domestic)	Texas Regional Bank, Harlingen, Texas, to establish a branch at 15147 Preston Road, Frisco, Texas 75033.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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- 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
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 February 15, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTERN ALLIANCE BANK	Public Welfare Investment	Western Alliance Bank would like to make a \$3.0 million PWI investment in Clearinghouse Community Development Financial Institution.	Newspaper:	Not applicable
			Federal Register:	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