



FEDERAL RESERVE RELEASE

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

No. 21 Week ending May 24, 2025

Board Actions

Forms

FR 1379—initial Board review to extend without revision the Customer Complaint Form (FR 1379c) and Interagency Appraisal Complaint Form (FR 1379d).

Approved: May 22, 2025

FR 3064—initial Board review to extend without revision the Interchange Transaction Fees Survey.

Approved: May 22, 2025

FR 3067—initial Board review to extend without revision the Payments Research Survey.

Approved: May 22, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Richmond

Bank of Clarke, Berryville, Virginia—to establish a branch at 1313 Dolley Madison Boulevard, McLean, Virginia.

Approved: May 20, 2025

St. Louis

Generations Bank, Rogers, Arkansas—to establish a branch at 3503 South 55th Street, Rogers, Arkansas.

Approved: May 19, 2025

Bank Holding Companies

Atlanta

U Bancshares, Inc., Knoxville, Tennessee—to become a bank holding company by acquiring outstanding shares of UBank, Knoxville, Tennessee.

Approved: May 23, 2025

Chicago

American Community Financial, Inc., Woodstock, Illinois—relief from a commitment.*

Granted: May 12, 2025

*Addition

CFB Holding Company, Clinton, Iowa—relief from a commitment.*

Granted: May 12, 2025

*Addition

Illinois National Bancorp, Inc., Springfield, Illinois—relief from a commitment.*

Granted: May 15, 2025

*Addition

Old O'Brien Banc Shares, Inc., Sutherland, Iowa—request by Darin J. Johnson for relief from a commitment involving Old O'Brien Banc Shares, Inc.*

Granted: May 12, 2025

*Addition

River Valley Bancorporation, Inc., Wausau, Wisconsin—relief from a commitment.*

Granted: May 15, 2025

*Addition

Security Midwest Bancorp, Inc., Springfield, Illinois—to become a bank holding company by acquiring Security Bank, S.B. (Bank), Springfield, Illinois, in connection with the conversion of Bank from mutual to stock form.

Approved: May 22, 2025

SSB Holding Co., Inc., West Des Moines, Iowa—relief from a commitment.*

Granted: May 12, 2025

*Addition

Dallas

Cornerstone Bancorp, Inc., Houston, Texas—to become a bank holding company by acquiring Cornerstone Capital Bank, SSB, Houston, Texas.

Approved: May 23, 2025

General Counsel

Cadence Bank, Tupelo, Mississippi—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire Industry Bancshares, Inc., and its six subsidiary banks: Citizens State Bank, Buffalo, Texas; Fayetteville Bank, Fayetteville, Texas; Industry State Bank, Industry, Texas; Bank of Brenham, National Association, Brenham, Texas; The First National Bank of Bellville, Bellville, Texas; and The First National Bank of Shiner, Shiner, Texas.

Granted: May 23, 2025

Genesis National Bank, N.A., Newport Beach, California—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire EH National Bank, Beverly Hills, California.

Granted: May 23, 2025

Reconsideration of Board action—request for reconsideration of the Board's approval of (1) the application by Capital One Financial Corporation (Capital One), McLean, Virginia, to acquire Discover Financial Services (Discover), Riverwoods, Illinois, and (2) Capital One's notice to acquire certain of Discover's nonbanking companies.

Denied: May 19, 2025

Kansas City

Legacy Financial, Inc., Johnson, Kansas—to acquire BancCentral, National Association, Alva, Oklahoma.

Approved: May 20, 2025

San Francisco

WaFd, Inc., Seattle, Washington—to engage de novo in trust company functions, financial and investment advisory activities, securities brokerage, and private placement services through a proposed new majority-owned subsidiary, pursuant to section 225.28(b)(5), all subsections of section 225.28(b)(6), section 225.28(b)(7)(i), and section 225.28(b)(7)(iii) of the Board's Regulation Y.*

Approved: May 13, 2025

*Addition

Bank Mergers

St. Louis

Cadence Bank, Tupelo, Mississippi—to merge with First National Bank of Bellville, Bellville, Texas, and to retain the acquired facilities as branches.

Approved: May 23, 2025

Cadence Bank, Tupelo, Mississippi—to merge with Bank of Brenham, National Association, Brenham, Texas, and to retain the acquired facilities as branches.

Approved: May 23, 2025

Cadence Bank, Tupelo, Mississippi—to merge with Citizens State Bank, Buffalo, Texas, and to retain the acquired facilities as branches.

Approved: May 23, 2025

Cadence Bank, Tupelo, Mississippi—to merge with First National Bank of Shiner, Shiner, Texas, and to retain the acquired facilities as branches.

Approved: May 23, 2025

Cadence Bank, Tupelo, Mississippi—to merge with Fayetteville Bank, Fayetteville, Texas, and to retain the acquired facilities as branches.

Approved: May 23, 2025

Cadence Bank, Tupelo, Mississippi—to merge with Industry State Bank, Industry, Texas, and to retain the acquired facilities as branches.

Approved: May 23, 2025

Banks, State Member

Dallas

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

Approved: May 22, 2025

Change in Bank Control

Chicago

Emmetsburg Bank Shares, Inc., Emmetsburg, Iowa—Monica Anderegg, individually and as trustee of the Charles L. Sarazine Family Trust for Monica Anderegg, all of Edina, Minnesota; Lisa Elsenbast, individually and as trustee of the Charles L. Sarazine Family Trust for Lisa Elsenbast, all of Minneapolis, Minnesota; Annette Sarazine-Jensen, individually and as trustee of the Charles L. Sarazine Family Trust for Annette Sarazine-Jensen, all of Gretna, Nebraska; Julia T. Sarazine, Thomas Gorey, both of Chicago, Illinois; Frank Elsenbast, Minneapolis, Minnesota; Monte Jensen, Gretna, Nebraska; Rachel S. Jensen-Blackwell, Seward, Nebraska; and Reid C. Jensen, Fridley, Minnesota; to join the Sarazine Family Control Group, a group acting in concert, to retain voting shares of Emmetsburg Bank Shares, Inc., and thereby indirectly retain voting shares of Iowa Trust and Savings Bank, Emmetsburg, Iowa.

Permitted: May 20, 2025

Itasca Bancorp Inc., Itasca, Illinois—Glenn E. Mensching, Jr., Teresa B. Mensching, both of Frankfort, Michigan; Jack E. Mensching, Kathleen G. Mensching, James R. Mensching, and Lynnea G. Mensching, all of Itasca, Illinois; Julie Mensching Hrejsa, Elmhurst, Illinois; to join the Mensching Family Group, a group acting in concert, to acquire voting shares of Itasca Bancorp, Inc., and thereby indirectly acquire voting shares of Itasca Bank & Trust Co., Itasca, Illinois. Additionally, Seth D. Mensching, Henry Cira Mensching, both of Ann Arbor, Michigan; Jack E. Mensching IRA, Itasca, Illinois; Michael Francis Gara, Mary Gara, both of Waterford, Wisconsin; Jeffrey Hrejsa, Elmhurst, Illinois; Julie Mensching Hrejsa as custodian for a minor child, Elmhurst, Illinois; Susan G. Kolosovsky, Jonathan G. Kolosovsky, both of Itasca, Illinois; and Susan G. Kolosovsky as custodian for minor children, Itasca, Illinois; James R. Mensching Beneficiary IRA, Itasca, Illinois; Emily Grace Mensching, Ft. Lauderdale, Florida; and Devon Elise Mensching Schubert, Pflugerville, Texas; to join the Mensching Family Group, a group acting in concert, to retain the voting shares of Itasca Bancorp, Inc., and thereby indirectly retain voting shares of Itasca Bank & Trust Co., both of Itasca, Illinois.

Permitted: May 19, 2025

Supervision and Regulation

Director, S&R

Financial Sector Liabilities—announcement under Regulation XX of the aggregate consolidated liabilities of financial companies in effect as of July 1, 2025.

Approved: May 22, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 24, 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 Third Quarter of 2025 (July 1, 2025 - September 30, 2025) and Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025)

Institution	Location	Quarter
STOUGHTON CO-OP BK	STOUGHTON, MASSACHUSETTS	Third Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 2**Federal Reserve Bank of New York****Filings received during the week ending May 24, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
MELLON OVERSEAS INVESTMENT CORPORATION	Charter Ext	Bank of New York Mellon, New York, New York, on behalf of its wholly-owned Edge Act corporation subsidiary, Mellon Overseas investment, New York, New York, to amend their Articles of Association pursuant to Section 211.5(c) of Regulation K to extend its corporate existence for an additional 20 years until June 23, 2046, pursuant to Section 25A(20) of the Federal Reserve Act.	Newspaper: Federal Register:	
RHINEBECK BANCORP, INC.	Other BHC Filing	Rhinebeck Bancorp, Inc., Poughkeepsie, New York, to conduct a minority stock issuance.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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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 Third Quarter of 2025 (July 1, 2025 - September 30, 2025) and Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025)

Institution	Location	Quarter
FIELDPOINT PRIV B&TC	GREENWICH, CONNECTICUT	Third Quarter of 2025
NAVE BK	SAN JUAN, PUERTO RICO	Third Quarter of 2025
POPULAR BK	NEW YORK, NEW YORK	Third Quarter of 2025
METROPOLITAN CMRL BK	NEW YORK, NEW YORK	Fourth Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

CRA Examinations scheduled for Third Quarter of 2025 (July 1, 2025 - September 30, 2025) and Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025)

Institution	Location	Quarter
MIZUHO BK USA	NEW YORK, NEW YORK	Fourth Quarter of 2025
SOLVAY BK	SOLVAY, NEW YORK	Fourth Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 24, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

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

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

CRA Examinations scheduled for Third Quarter of 2025 (July 1, 2025 - September 30, 2025) and Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025)

Institution	Location	Quarter
FIRST CITIZENS CMNTY BK	MANSFIELD, PENNSYLVANIA	Fourth Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 24, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	* Branch (Domestic)	Application by First Financial Bank, Cincinnati, Ohio to establish a branch at 120 Ottawa Avenue, NW , Grand Rapids, Michigan (Kent County)	Newspaper: Federal Register:	06/23/2025 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

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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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 Third Quarter of 2025 (July 1, 2025 - September 30, 2025) and Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025)

Institution	Location	Quarter
PEOPLES BK	MARIETTA, OHIO	Third Quarter of 2025
STATE B&TC	DEFIANCE, OHIO	Third Quarter of 2025
MINSTER BK	MINSTER, OHIO	Fourth Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 24, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* Branch (Domestic)	First Bank, Southern Pines, North Carolina, to establish a branch at 162 College Street, Asheville, North Carolina.	Newspaper: Federal Register:	06/02/2025 Not applicable
FIRST BANK AND TRUST COMPANY, THE	* Branch (Domestic)	The First Bank and Trust Company, Lebanon, Virginia to establish a branch location at 148 Cold Creek Drive, Morristown, Tennessee.	Newspaper: Federal Register:	05/30/2025 Not applicable

* Subject to the provisions of the Community Reinvestment Act

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:

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S = Satisfactory

NI = Needs to improve

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3567269	SELECT BK, FOREST, VIRGINIA	06/01/2024	04/17/2023	S	Int Small Bank

CRA Examinations scheduled for Third Quarter of 2025 (July 1, 2025 - September 30, 2025) and Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025)

Institution	Location	Quarter
FARMERS & MERCHANTS BK	TIMBERVILLE, VIRGINIA	Third Quarter of 2025
PUTNAM CTY BK	HURRICANE, WEST VIRGINIA	Third Quarter of 2025
UNITED BK	FAIRFAX, VIRGINIA	Third Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 24, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank

CRA Examinations scheduled for Third Quarter of 2025 (July 1, 2025 - September 30, 2025) and Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025)

Institution	Location	Quarter
BANK INDEP	SHEFFIELD, ALABAMA	Third Quarter of 2025
COMMERCIAL BK	HARROGATE, TENNESSEE	Fourth Quarter of 2025
INSBANK	NASHVILLE, TENNESSEE	Fourth Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending May 24, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORPORATIO N, INC.	Change in Bank Control	The Estate of William H. Davis, Donna J. Davis as Executor, both of Fairview Park, Ohio, to retain voting shares of Anchor Bancorporation, Inc., and thereby control of Anchor State Bank, both of Anchor, Illinois. Additionally, Donna J. Davis, Fairview Park, Ohio, individually to become the largest shareholder, to acquire voting shares of Anchor Bancorporation, Inc. and thereby control of Anchor State Bank, both of Anchor, Illinois.	Newspaper: Federal Register:	Not available 06/02/2025
CLARKEL, INC.	Change in Bank Control	The Fred W. Maifeld Residuary Trust – FBO Lori Maifeld, Clarksville, IA, Arlyn Maifeld, Parkersburg, IA as trustee; Lester J. Maifeld, Burnsville, MN as trustee; Roger L. Maifeld, Manchester, IA, as trustee; and Russell D. Maifeld, Galesburg, IL as trustee; The Fred W. Maifeld Residuary Trust – FBO Rhonda Maifeld, Clarksville, IA, Arlyn Maifeld, Parkersburg, IA as trustee; Lester J. Maifeld, Burnsville, MN as trustee; Roger L. Maifeld, Manchester, IA, as trustee; and Russell D. Maifeld, Galesburg, IL as trustee, to acquire voting shares of Clarkel, Inc., Kesley, Iowa and thereby indirectly acquire voting shares of Iowa State Bank, Clarksville, Iowa.	Newspaper: Federal Register:	Not available 05/02/2025

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 Third Quarter of 2025 (July 1, 2025 - September 30, 2025) and Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025)

Institution	Location	Quarter
CITIZENS ST BK	ROYAL OAK, MICHIGAN	Third Quarter of 2025
FIRST ST BK	EASTPOINTE, MICHIGAN	Third Quarter of 2025
JOHNSON BK	RACINE, WISCONSIN	Third Quarter of 2025
LAKE CITY BK	WARSAW, INDIANA	Third Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

CRA Examinations scheduled for Third Quarter of 2025 (July 1, 2025 - September 30, 2025) and Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025)

Institution	Location	Quarter
CBI B&TC	MUSCATINE, IOWA	Fourth Quarter of 2025
FRIENDSHIP ST BK	FRIENDSHIP, INDIANA	Fourth Quarter of 2025
GRUNDY BK	MORRIS, ILLINOIS	Fourth Quarter of 2025
HURON CMNTY BK	EAST TAWAS, MICHIGAN	Fourth Quarter of 2025
PEOPLES BK	CLIVE, IOWA	Fourth Quarter of 2025
WOODTRUST BK	WISCONSIN RAPIDS, WISCONSIN	Fourth Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending May 24, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch (Domestic)	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility located at 7908 State Avenue, Kansas City, Kansas	Newspaper: Federal Register:	06/03/2025 Not applicable
CADENCE BANK	Public Welfare Investment	Cadence Bank, Tupelo, Mississippi, requests prior approval to make a public welfare investment of \$5,000,000, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
CADENCE BANK	* Branch (Domestic)	Cadence Bank, Tupelo, Mississippi, to establish a branch facility to be located at 1000 East State Highway, Southlake, Texas	Newspaper: Federal Register:	06/04/2025 Not applicable
CITIZENS BANK & TRUST COMPANY	Premises	Citizens Bank & Trust Company, Van Buren, Arkansas, to increase its investment in bank premises in the amount of \$50,000.	Newspaper: Federal Register:	Not applicable Not applicable

* 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.

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 Third Quarter of 2025 (July 1, 2025 - September 30, 2025) and Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025)

Institution	Location	Quarter
1NB BK	CARLYLE, ILLINOIS	Third Quarter of 2025
ENCORE BK	LITTLE ROCK, ARKANSAS	Third Quarter of 2025
FARMERS BK	PARSONS, TENNESSEE	Third Quarter of 2025
PATRIOT BK	MILLINGTON, TENNESSEE	Third Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

CRA Examinations scheduled for Third Quarter of 2025 (July 1, 2025 - September 30, 2025) and Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025)

Institution	Location	Quarter
SIMMONS BK	PINE BLUFF, ARKANSAS	Third Quarter of 2025
FIRST SECURITY BK	SEARCY, ARKANSAS	Fourth Quarter of 2025

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending May 24, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
PSB FINANCIAL SHARES, INC.	* 3A3	PSB Financial Shares, Inc., Prinsburg, Minnesota, to acquire First Community Bank, Lester Prairie, Minnesota.	Newspaper: Federal Register:	Not available 06/30/2025
SAINT JOSEPH BANCSHARES ACQUISITIONS, INC.	Change in Bank Control	Nancy Ferche, individually, and as trustee of the Robert Ferche Revocable Trust, as amended (the "Ferche Trust") and Marital Trust governed by the Ferche Trust agreement, all of St. Stephen, Minnesota, to acquire voting shares of St. Joseph Bancshares Acquisitions, Inc., Saint Joseph, Minnesota ("Company"), and thereby indirectly acquire voting shares of Sentry Bank, Saint Joseph, Minnesota; and Sherburne State Bank, Becker, Minnesota (the "Banks"). Additionally, Kimberly M. Juelke Revocable Trust, with Kimberly Juelke as trustee, both of Little Falls, Minnesota; Jason R. Ferche 2006 Revocable Trust, as amended, with Jason Ferche as trustee, both of Rice, Minnesota; Tamara L. Layne Revocable Trust, with Tamara O'Hara as trustee (formerly known as Tamara L. Layne), both of Sartell, Minnesota; and Cheryl A. Lumley Revocable Trust, as amended, with Cheryl Ferche as trustee (formerly known as Cheryl A. Lumley), both of Sartell, Minnesota, to join the Ferche Family Control Group by acquiring voting shares of Company, and thereby indirectly acquiring voting shares of the Banks.	Newspaper: Federal Register:	Not available 06/09/2025

* Subject to the provisions of the Community Reinvestment Act

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 Third Quarter of 2025 (July 1, 2025 - September 30, 2025) and Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025)

Institution	Location	Quarter
DACOTAH BK	ABERDEEN, SOUTH DAKOTA	Third Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending May 24, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
NBH BANK	* Branch (Domestic)	NBH Bank, Greenwood Village, Colorado, to establish a branch located at 255 Admiral Byrd Road, Salt Lake City, Utah.	Newspaper: Federal Register:	06/13/2025 Not applicable
ORRICK FINANCIAL CORPORATION	Change in Bank Control	Ryan Sullivan, Dorado, Puerto Rico, and Bryan Adams, Loch Lloyd, Missouri, to establish the Sullivan/Adams control group, a group acting in concert, to acquire voting shares of Orrick Financial Corporation, and thereby indirectly acquire voting shares of TBO Bank, both of Orrick, Missouri.	Newspaper: Federal Register:	Not available 06/17/2025

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 Third Quarter of 2025 (July 1, 2025 - September 30, 2025) and Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025)

Institution	Location	Quarter
BANK OF CMRC	RAWLINS, WYOMING	Third Quarter of 2025
BANK OF EUFAULA	EUFAULA, OKLAHOMA	Third Quarter of 2025
FIRST PRYORITY BK	PRYOR, OKLAHOMA	Third Quarter of 2025
FIRSTBANK	LAKEWOOD, COLORADO	Third Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

CRA Examinations scheduled for Third Quarter of 2025 (July 1, 2025 - September 30, 2025) and Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025)

Institution	Location	Quarter
FNB COWETA	COWETA, OKLAHOMA	Third Quarter of 2025
MABREY BK	BIXBY, OKLAHOMA	Third Quarter of 2025
PEOPLES BK	PRATT, KANSAS	Third Quarter of 2025
RCB BK	CLAREMORE, OKLAHOMA	Third Quarter of 2025
PEOPLES BK	COLDWATER, KANSAS	Fourth Quarter of 2025
VERIMORE BK	BROOKFIELD, MISSOURI	Fourth Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 24, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENCHMARK BANK	* Branch (Domestic)	Benchmark Bank, Plano Texas, to establish a branch at 5020 Collinwood Avenue, Fort Worth, TX 76107	Newspaper: Federal Register:	05/31/2025 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 Third Quarter of 2025 (July 1, 2025 - September 30, 2025) and Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025)

Institution	Location	Quarter
BENCHMARK BK	PLANO, TEXAS	Third Quarter of 2025
WESTSTAR BK	EL PASO, TEXAS	Third Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 24, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANC OF CALIFORNIA	Public Welfare Investment	Banc of California, Los Angeles, California, seeking approval to make a public welfare investment in the Preservation Equity Fund 3, L.P.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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 Third Quarter of 2025 (July 1, 2025 - September 30, 2025) and Fourth Quarter of 2025 (October 1, 2025 - December 31, 2025)

Institution	Location	Quarter
COMMENCEMENT BK	TACOMA, WASHINGTON	Fourth Quarter of 2025
WESTAMERICA BK	SAN RAFAEL, CALIFORNIA	Fourth Quarter of 2025

* Subject to the provisions of the Community Reinvestment Act