



FEDERAL RESERVE RELEASE

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

No. 30 Week ending July 26, 2025



Board Actions

Regulations and Policies

Customer Identification Program (CIP)—order exempting Board-supervised institutions from a CIP requirement related to the method for obtaining a customer's Taxpayer Identification Number.

Approved: July 24, 2025

Reserve Bank Operations

Reserve Bank Directors—appointment of a director for the Los Angeles Branch of the Federal Reserve Bank of San Francisco.

Approved: July 24, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

Busey Bank, Champaign, Illinois—to establish branches at 18655 Claret Drive, Scottsdale, Arizona, and 101 University Boulevard, Denver, Colorado.

Approved: July 25, 2025

Dallas

Frost Bank, San Antonio, Texas—to establish branches at 1408 Ranch Road 620 S, Lakeway, Texas, and 13341 West U.S. 290, Austin, Texas.

Approved: July 24, 2025

Banks, State Member

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York—to make certain public welfare investments (two requests).

Approved: July 24, 2025

St. Louis

Cadence Bank, Tupelo, Mississippi—to make certain public welfare investments (four requests).

Approved: July 22, 2025

Change in Bank Control

Atlanta

Franklin Bancshares, Inc., Meadville, Mississippi—Danielle R. Bush, individually, and as trustee of the Danielle R. Bush Revocable Trust, both of Bethesda, Maryland; Dorothea Bush Frye and Laurence W. Frye, individually and as co-trustees of the Dorothea Bush Frye Revocable Trust and the Laurence W. Frye Revocable Trust, all of Fort Lauderdale, Florida; to retain voting shares of Franklin Bancshares, Inc., and thereby indirectly retain voting shares of Bank of Franklin, Meadville, Mississippi.

Permitted: July 23, 2025

St. Louis

South Porte Financial Inc., Marion, Illinois—Winston Throgmorton and Tristan Throgmorton, both of Carbondale, Illinois; and Roderick Throgmorton and Rachel Throgmorton, both of Marion, Illinois; to establish the Throgmorton Family Control Group, a group acting in concert, to retain voting shares of South Porte Financial Inc. and thereby indirectly retain voting shares of SouthernTrust Bank, Marion, Illinois.

Permitted: July 22, 2025

Membership

Chicago

First State Bank of Michigan, Decatur, Michigan—to become a member of the Federal Reserve System.

Approved: July 24, 2025

Supervision and Regulation

Director, S&R

Main Index—request by Bank of America Corporation for a determination regarding an index for purposes of the Board's capital rule.*

Approved: July 15, 2025

*Addition

District: 1**Federal Reserve Bank of Boston****Filings received during the week ending July 26, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMETOWN FINANCIAL GROUP MHC	* Thrift Going Concern	Notice by Hometown Financial Group, MHC and Hometown Financial Group, Inc., both of Easthampton, Massachusetts, to merge with 15 Beach, MHC, and CFSB Bancorp, Inc., respectively, and thereby indirectly acquire Colonial Federal Savings Bank, all of Quincy, Massachusetts, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, and section 225.28(b)(4)(ii) of Regulation Y.	Newspaper: Federal Register:	Not available 08/29/2025
NEEDHAM BANK	* 18C * Branch (Domestic)	Needham Bank, Needham, Massachusetts, to merge with BankProv, Amesbury, Massachusetts, pursuant to Section 18(c) of the Federal Deposit Insurance Act, with Needham Bank as the resulting institution, and thereby establish branch offices at the locations of BankProv, pursuant to Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	08/11/2025 Not applicable
NORTH SHORE BANK, A CO- OPERATIVE BANK	* 18C * Branch (Domestic)	North Shore Bank, Peabody, Massachusetts, to merge with Colonial Federal Savings Bank, Quincy, Massachusetts, pursuant to Section 18(c) of the Federal Deposit Insurance Act, with North Shore Bank as the surviving entity, and thereby establish branch offices at the locations of Colonial Federal Savings Bank, pursuant to Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 July 26, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
ORANGE BANK & TRUST COMPANY	* Branch (Domestic)	Orange Bank & Trust Company, Middletown, New York, propose to open a branch office located at 715 Route 211E, Middletown, New York.	Newspaper: Federal Register:	Not available Not applicable
POPULAR BANK	* Branch (Domestic)	Popular Bank, New York, New York, to establish a branch office to be located at 1 Gerry Street, Brooklyn, New York.	Newspaper: Federal Register:	08/01/2025 Not applicable

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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 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 July 26, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS & NORTHERN BANK	* 18C	Citizens & Northern Bank, Wellsboro, Pennsylvania, to merge with Susquehanna Community Bank, West Milton, Pennsylvania, and thereby establish branches at the location of Susquehanna Community Bank's main office and branches.	Newspaper:	Not available
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 July 26, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	* 18C * Branch (Domestic)	First Financial Bank, Cincinnati, Ohio to merge with Westfield Bank, FSB, Westfield Center, Ohio, pursuant to Section 18(c) of the Federal Deposit Insurance Act and, thereby, acquire the branch offices of Westfield Bank, FSB.	Newspaper: Federal Register:	08/25/2025 Not applicable

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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.

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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 July 26, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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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.

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

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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 Quarter of

Institution	Location	Quarter
NONE		

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 26, 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:

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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 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 July 26, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DEVON BANCORP, INC.	Change in Bank Control	Donna Loundy, Glenview, Illinois, Joseph Loundy, Chicago, Illinois, Daniel Loundy, Ingleside, Illinois, David Loundy, Glencoe, Illinois, Alexander Loundy, Glencoe, Illinois, Samuel Loundy, Glencoe, Illinois, Ari Loundy, Chicago, Illinois, Ronen Loundy, Kenosha, Wisconsin, Elan Loundy, Boulder, Colorado, Irving Loundy, Chicago, Illinois and LFI Glenview, LLC, Glenview, Illinois a group acting in concert, to retain voting shares of Devon Bancorp, Inc. and thereby indirectly retain voting shares of Devon Bank, both of Chicago, Illinois.	Newspaper: Federal Register:	Not available Not available
GILMAN INVESTMENT CO.	Change in Bank Control	Notice by Donna Arendt, Oskaloosa, Iowa, as trustee of the Donald D. Arendt Qualified Terminable Interest Property Marital Trust I to acquire voting shares of Gilman Investment Company, Oskaloosa, Iowa, and thereby acquiring voting shares of Citizens Savings Bank, Marshalltown, Iowa.	Newspaper: Federal Register:	Not available Not available
UNITED COMMUNITY BANCORP, INC.	* 3A3	United Community Bancorp, Inc., Chatham, Illinois to acquire 100 percent of Midland Bancshares, Inc., and thereby indirectly acquire Midland Community Bank, both of Kincaid, Illinois.	Newspaper: Federal Register:	Not available 08/21/2025

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District: 7

Federal Reserve Bank of Chicago

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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 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 July 26, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL TRUST BANK, THE	* Branch (Domestic)	The Central Trust Bank, Jefferson City, Missouri, to establish a branch facility to be located at 2516 West Main, Littleton, Colorado	Newspaper: Federal Register:	08/06/2025 Not applicable
RHINELAND BANCSHARES, INC	* 3A5 * 3A3	Rhineland Bancshares, Inc., Rhineland, Missouri, to merge with Green City Bancshares, Inc., and thereby indirectly acquire Farmbank, both of Green City, Missouri	Newspaper: Federal Register:	08/30/2025 09/02/2025

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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 July 26, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FISHBACK FINANCIAL CORPORATION	Change in Bank Control	The Rivlin FFC Holdings Trust, Ann Rivlin as trustee, Joel Rivlin individually and as trustee, all of Madison, Wisconsin; the AM Rivlin FFC 2025 Irrevocable Family Trust, the TS Rivlin FFC 2025 Irrevocable Family Trust, Patricia Fishback as investment advisor to the trusts, all of Brookings, South Dakota; to join the Fishback Family Control Group, a group acting in concert, to acquire voting shares of Fishback Financial Corporation and thereby indirectly acquire voting shares of First Bank & Trust, both of Brookings, South Dakota. Ann Rivlin and Patricia Fishback are members of the Fishback Family Control Group that were previously permitted by the Federal Reserve System to acquire voting shares of Fishback Financial Corporation in their individual capacities.	Newspaper: Federal Register:	08/13/2025 08/11/2025
LAKE ELMO BANCSHARES, INC.	Change in Bank Control	The Family Trust under the Donald T. Raleigh Revocable Trust (co-trustees, Snowell Raleigh and Rebecca Billingsley), and the Marital Trust (LEB) under the Donald T. Raleigh Revocable Trust (co-trustees, Snowell Raleigh and Rebecca Billingsley), all of Lake Elmo, Minnesota, to join the Raleigh Family Control Group, a group acting in concert, by retaining voting shares of Lake Elmo Bancshares, Inc., and thereby indirectly retaining voting shares of Lake Elmo Bank, both of Lake Elmo, Minnesota	Newspaper: Federal Register:	07/31/2025 Not available

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 26, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
SCALE HOLDING COMPANY	Change in Bank Control	Jeffrey T. Andersen, Chaska, Minnesota; to acquire control of voting shares of Scale Holding Company ("Scale"), Minnetonka, Minnesota, by becoming a co-trustee of the Gerald Rauenhorst 2004 Children's Trust u/a/d/ December 23, 2004, Minnetonka, Minnesota, and the Grandchildren's Fidelity Trust u/a/d February 24, 2015, Minnetonka, Minnesota, which controls Scale and thereby indirectly controls Scale Bank, Edina, Minnesota. Additionally, Jeffrey T. Andersen, will join the Rauenhorst Family Trust Control Group, a group acting in concert, that controls voting shares of Scale.	Newspaper: Federal Register:	08/03/2025 Not available

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 July 26, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLORADO BANK AND TRUST COMPANY OF LA JUNTA, THE	* 18C * Branch (Domestic)	The Colorado Bank and Trust Company of La Junta, La Junta, Colorado, to purchase certain assets and assume certain liabilities of branches of InBank, Raton, New Mexico, located at 106 N. Court Street, Buena Vista, Colorado; 220 Main Street, Wiley, Colorado; and 210 E. Olive Street, Lamar, Colorado, and incident thereto establish branches.	Newspaper: Federal Register:	Not available Not applicable

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 July 26, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 July 26, 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		

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