



FEDERAL RESERVE RELEASE

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

No. 49 Week ending December 6, 2025

## Board Actions

### Bank Holding Companies

Steel Newco Inc. (Steel Newco), Peachtree Corners, Georgia—(1) to become a bank holding company by merging with Synovus Financial Corp., Columbus, Georgia, and Pinnacle Financial Partners, Inc., Nashville, Tennessee, and thereby indirectly acquiring Synovus Bank, Columbus, Georgia, and Pinnacle Bank, Nashville, Tennessee, and (2) election by Steel Newco to become a financial holding company.\*

Announced: November 25, 2025

\*Addition

### Enforcement

Synovus Bank, Columbus, Georgia—consent order of prohibition against Julio A. Gonzalez, a former institution-affiliated party.

Announced: December 5, 2025

### Forms

CFPB E—final Board review to extend with revision the Recordkeeping and Disclosure Requirements Associated with the Consumer Financial Protection Bureau's (CFPB) Regulation E.

Approved: December 4, 2025

FR 2083, FR 2083A, FR 2083B, FR 2083C, FR 2030, FR 2030a, FR 2056, FR 2086, FR 2086a, and FR 2087—final Board review to extend without revision the Federal Reserve Membership and Bank Stock Applications.

Approved: December 4, 2025

FR 3054—final Board review to extend with revision the United States Currency Program Surveys.

Approved: December 4, 2025

FR BB—final Board review to extend without revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation BB.

Approved: December 4, 2025

FR G—final Board review to extend without revision the Reporting and Disclosure Requirements Associated with Regulation G.

Approved: December 4, 2025

FR V—final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with the Consumer Financial Protection Bureau's (CFPB) and the Board's Regulation V.

Approved: December 4, 2025

FR Y-9 and FR Y-14A/Q/M—final Board review to extend with revision the Financial Statements for Holding Companies (FR Y-9) and to revise without extension the Capital Assessments and Stress Testing Reports (FR Y-14A/Q/M).

Approved: December 4, 2025

### **Membership**

Pinnacle Bank, Nashville, Tennessee—(1) to become a member of the Federal Reserve System, and (2) to merge with Synovus Bank, Columbus, Georgia, with Pinnacle Bank as the surviving bank and to establish and operate branches at the location of the main office and branches of Synovus Bank.\*

Announced: November 25, 2025

\*Addition

### **Regulations and Policies**

Fair Finance Watch/Inner City Press—petitions for rulemaking.\*

Denied: November 26, 2025

\*Addition

Future of the Federal Reserve Banks' Check Services—request for information and comment.

Approved: December 4, 2025

### **Reserve Bank Services**

Federal Reserve Priced Services—2026 private-sector adjustment factor and fee schedules for priced services and electronic access.

Approved: December 4, 2025

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Dallas*

Texas Regional Bank, Harlingen, Texas—to establish a branch at 13101 West State Highway 29, Liberty Hill, Texas.

Approved: December 4, 2025

### Bank Holding Companies

#### *Atlanta*

Education Loan Finance, Inc., Knoxville, Tennessee, and Southeast Bancorp, Inc., Farragut, Tennessee—to engage de novo in data processing activities through its proposed new wholly owned subsidiary, OpenETX, Farragut, Tennessee, pursuant to section 225.28(b)(14) of the Board's Regulation Y.

Approved: December 5, 2025

#### *Minneapolis*

Broadway Bancshares Inc. (BBI), Gilbert, Minnesota—to retroactively engage, through its nonbank subsidiary Broadway Business Services, LLC (BBS), Gilbert, Minnesota, in income tax preparation pursuant to section 225.28(b)(6)(vi) of Regulation Y through the acquisition of assets of a former business, Williams and Company, Inc, Virginia, Minnesota. Additionally, BBI through BBS proposes to engage de novo in management consulting pursuant to section 225.28(b)(9)(i) and data processing activities pursuant to section 225.28(b)(14)(i), both of the Board's Regulation Y.

Approved: December 3, 2025

#### *New York*

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

Approved: December 2, 2025

### Change in Bank Control

#### *Chicago*

Capital Bancshares, Inc., Primghar, Iowa—Rexann L. Brant Revocable Trust, Rexann L. Brant as trustee, both of Paullina, Iowa, to join the Leng Family Group, a group acting in concert, to retain voting shares of Capital Bancshares, Inc., and thereby indirectly retain voting shares of Savings Bank, Primghar, Iowa.

Permitted: December 4, 2025

Fayette Bancorporation, Marion, Iowa—the Family Trust created under the Mary E. Lensing Revocable Bank Stock Trust, Marion, Iowa, with the Hills Bank and Trust Company, Cedar Rapids, Iowa, as co-trustee and Clair J. Lensing, Marion, Iowa, as co-trustee and family business advisor; and Clair J. Lensing, Marion, Iowa, individually, to join the Lensing Family Control Group, a group acting in concert, and retain voting shares of Fayette Bancorporation and thereby indirectly retain voting shares of Maynard Savings Bank, Maynard, Iowa.

Permitted: December 3, 2025

**Kansas City**

American Exchange Company, Elmwood, Nebraska—Andrew R. Clements and Aaron M. Clements, both of Elmwood, Nebraska, to acquire additional voting shares of American Exchange Company and thereby indirectly acquire voting shares of American Exchange Bank, Elmwood, Nebraska.

Permitted: December 5, 2025

FirstSun Capital Bancorp, Denver, Colorado—the Moneta Trust, St. Louis, Missouri, as trustee of the Joyce V. Hale GRAT Trust fbo Max Alan Hale Family uad July 31, 2003, the JVH Orion Trust for the Max Alan Hale Family uad July 8, 2011, the JVH Orion Trust for the Lisa K. Hale Family uad July 8, 2011, and the JJH Credit Shelter Trust uad August 4, 2023, all of Kansas City, Missouri; Dana Hale Nelson as trustee of the JVH Orion Trust for the Dana Hale Nelson Family uad July 8, 2011, both of Kansas City, Missouri; Karen Hale Young, as trustee of the JVH Orion Trust for the Karen Hale Young Family uad July 8, 2011, and the Joyce V. Hale GRAT fbo Karen Hale Young Family uad July 8, 2011, all of Kansas City, Missouri; Mollie Carter, Denver, Colorado, and Roger Gallo, Kansas City, Missouri, as co-trustees of Orion VHC Trust for the benefit of the Mollie H. Carter Family uad July 8, 2011, and the Wood Racket Trust, both of Kansas City, Missouri, to join the Hale Family Control Group, a group acting in concert, to retain voting shares of FirstSun Capital Bancorp (FirstSun), Denver, Colorado, and thereby indirectly retain voting shares of Sunflower Bank, National Association (Sunflower), Dallas, Texas. In addition, the JJH Credit Shelter Trust uad August 4, 2023, Innes B. Hale, Kansas City, Missouri, and Ennis A. Rios and Ambyr R. Rios, both of Manhattan, Kansas, to join the Hale Family Control Group, a group acting in concert, to acquire voting shares of FirstSun and thereby indirectly acquire voting shares of Sunflower.

Permitted: December 4, 2025

PBT Bancshares, Inc., McPherson, Kansas—MC Houghton Trust Dated March 3, 2025, Marcus Houghton and Corbin Houghton, as co-trustees, Wichita, Kansas, to join the Houghton Family Group, a group acting in concert, to acquire voting shares of PBT Bancshares, Inc., and thereby indirectly acquire voting shares of Peoples Bank and Trust Company, McPherson, Kansas.

Permitted: December 5, 2025

**St. Louis**

Saint Clair Bancshares, Inc., Saint Clair, Missouri—the John W. Waller GST Exempt Trust FBO John Thomas Waller, John Thomas Waller as trustee, both of Sullivan, Missouri; the John W. Waller GST Exempt Trust FBO Matthew James Waller, Matthew James Waller as trustee, both of Manchester, Missouri; the John W. Waller GST Exempt Trust FBO Timothy Scott Waller, Timothy Scott Waller as trustee, both of Sullivan, Missouri; the John W. Waller GST Exempt Trust FBO Cody John Waller and the John W. Waller GST Non-Exempt Trust FBO Cody John Waller, Cody John Waller as trustee, each of Bourbon, Missouri, a group acting in concert, to acquire voting shares of Saint Clair Bancshares, Inc., and thereby indirectly acquire voting shares of Farmers and Merchants Bank of St. Clair, St. Clair, Missouri.

Permitted: December 3, 2025

**Extensions of Time****Director, S&R**

Huntington Bancshares, Inc., Columbus, Ohio—request for an extension to resubmit its capital plan in connection with the proposed merger of its subsidiary, Huntington National Bank, Columbus, Ohio, with Cadence Bank, Tupelo, Mississippi.

Granted: December 1, 2025

## **Financial Holding Companies**

### ***New York***

Pioneer Bancorp MHC and Pioneer Bancorp, Inc. both of Albany, New York—election to become financial holding companies.\*

Effective: November 26, 2025

\*Addition

### ***Secretary***

Renasant Corporation, Tupelo, Mississippi—election to become a financial holding company.

Effective: December 5, 2025

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending December 6, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
NEEDHAM BANK	* Branch (Domestic)	Needham Bank, Needham, Massachusetts, to establish a branch facility to be located at 301 Guest Street, Boston, Massachusetts 02134.	Newspaper:	11/27/2025
			Federal Register:	Not applicable

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\* 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 December 6, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

\* Subject to the provisions of the Community Reinvestment Act



**District: 2**

**Federal Reserve Bank of New York**

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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:

O = Outstanding  
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NI = Needs to improve  
SN = Substantial noncompliance

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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

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**CRA Examinations scheduled for   Quarter of**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending December 6, 2025**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SABINE BANCSHARES, INC.	Change in Bank Control	Kenneth R. Lehman, Fort Lauderdale, Florida; to acquire voting shares of Sabine Bancshares, Inc., and thereby indirectly acquire voting shares of Sabine State Bank and Trust Company, both of Many, Louisiana.	Newspaper: Federal Register:	Not available 12/15/2025

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**District: 3**

**Federal Reserve Bank of Philadelphia**

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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.

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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

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**CRA Examinations scheduled for   Quarter of**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending December 6, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

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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 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 December 6, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST COMMUNITY BANK	* Branch (Domestic)	First Community Bank, Bluefield, Virginia, to establish a new branch at 150 Virginia Avenue, Wytheville, Virginia	Newspaper: Federal Register:	12/12/2025 Not applicable
UNITED COMMUNITY BANK	* Branch (Domestic)	United Community Bank, Greenville, South Carolina, to establish a branch facility to be located at 5880-5884 Sunset Drive, South Miami, Florida.	Newspaper: Federal Register:	12/17/2025 Not applicable
UNITED COMMUNITY BANK	* Branch (Domestic)	United Community Bank, Greenville, South Carolina, to establish a branch facility to be located at Outlot 5 Main Street Marketplace, Cartersville, George, 30121.	Newspaper: Federal Register:	12/19/2025 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.

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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.

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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

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**CRA Examinations scheduled for   Quarter of**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending December 6, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANCO INTER, S.A.	Listed Going Concern	Costellis International Limited, Tortola, British Virgin Islands, Inter & Co, Inc., Minas Gerais, Brazil, and Banco Inter S.A., Minas Gerais, Brazil, pursuant to Section 4(c)(8) and Section 4(j) of the Bank Holding Company Act of 1956, to continue to engage in certain permissible nonbanking activities through Inter & Co's subsidiary holding company, Inter US Holding Inc., Miami, Florida, its subsidiaries, Inter & Co Securities LLC, Inter US Finance LLC, Inter US Management LLC, and Inter & Co US Advisors LLC, all of Miami, Florida, as well as through Banco Inter's subsidiary, Inter & Co Payments, Inc., Miami, Florida.	Newspaper: Federal Register:	Not applicable Not available



**District: 6**

**Federal Reserve Bank of Atlanta**

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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.

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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

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**CRA Examinations scheduled for   Quarter of**

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Institution	Location	Quarter
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending December 6, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CAPRA FINANCIAL, INC.	Change in Bank Control Other Bank Filing	Fuller Family Holdings LLLP, Dubuque, Iowa, a qualified family partnership; Alison J. Fuller 2025 GST Trust, Lynn H. Fuller as trustee, and the Lynn H. Fuller Family GST Trust, Thomas J. Fuller as trustee, as limited partners of Fuller Family Holdings LLLP, all of Dubuque, Iowa; and Thomas Fuller Family Holdings LLLP, Dubuque, Iowa, a qualified family partnership, to become members of the Fuller Family Group, a group acting in concert, to acquire voting shares of Capra Financial, Inc. and thereby indirectly acquire voting shares of Capra Bank, both of Dubuque, Iowa.	Newspaper: Federal Register:	Not available 12/22/2025
CIBC BANK USA	Public Welfare Investment	CIBC Bank, Chicago, Illinois, requests prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST ILLINOIS CORPORATION	Change in Bank Control	The Leon J. Mizeur Roth IRA; the Leon J. Mizeur IRA; the Leon J. Mizeur Trust, with Leon J. Mizeur as trustee; Robert T. Mizeur; the Robert T. Mizeur IRA; the Ellen A. Mizeur Trust, with Ellen A. Mizeur as trustee; Mary Mizeur; Peter J. Bolt; Lisa A. Bolt; Susan C. Faivre; Samuel T. Faivre; Seth J. Faivre; Ella C. Faivre; Andrew Bolt; Daniel Bolt; Mary C. Mizeur; Anne K. Mizeur; and other minor children, all of Springfield, Illinois, a group acting in concert, to retain voting shares of First Illinois Corporation and thereby indirectly retain voting shares of HPB Holdings, Inc. and Hickory Point Bank and Trust, all of Decatur, Illinois.	Newspaper: Federal Register:	Not available 11/28/2025

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending December 6, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST ILLINOIS CORPORATION	Change in Bank Control	David W. Rathje, Decatur, Illinois; Kelly S. Rathje Brandon, Decatur, Illinois; the Jonathan 2012 Irrevocable Trust, with Kelly S. Rathje Brandon and David W. Rathje as co-trustees, all of Decatur, Illinois; the Lauren 2012 Irrevocable Trust, with Kelly S. Rathje Brandon and David W. Rathje as co-trustees, all of Decatur, Illinois; David J. Rathje, Decatur, Illinois; Rachel O. Rathje, Decatur, Illinois; and David J. Rathje, Fort Meyers, Florida, a group acting in concert, to retain voting shares of First Illinois Corporation and thereby indirectly retain voting shares of HPB Holdings, Inc. and Hickory Point Bank and Trust, all of Decatur, Illinois.	Newspaper: Federal Register:	Not available Not available
HALBUR BANCSHARES, INC.	Change in Bank Control	James J. White, Westside, Iowa to acquire voting shares of Halbur Bancshares, Inc., Westside, Iowa and thereby indirectly acquiring voting shares of Westside State Bank, Westside, Iowa.	Newspaper: Federal Register:	Not available Not available
HSBC BANK PLC	Branch/Agency/CLC	HSBC Bank plc, London, United Kingdom, to establish a branch located at 66 Hudson Boulevard New York, New York, pursuant to section 7(d) of the International Banking Act.	Newspaper: Federal Register:	Not available Not applicable

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending December 6, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SECURITY FINANCIAL, INC.	Change in Bank Control	Todd M. Madson Family Trust Dated May 21, 2024, Jefferson, Iowa, Cheri S. Delay, Jefferson, Iowa, Mark S. Larson, Rushford, Minnesota, Pamela S. Larson, Nashville, Tennessee, Lucas J. Lautner, Urbandale, Iowa, Michael T. Licht, Fort Dodge, Iowa, Bret A. Madson, Jefferson, Iowa, Marie A. Madson Trust, Fairfax Station, Virginia, Roxanne L. Madson, Lee's Summit, Missouri and Debra L. Swift, Warren, Connecticut to retain voting shares of Security Financial, Inc., Farnhamville, Iowa and thereby indirectly retain voting shares of Security Savings Bank, Gowrie, Iowa.	Newspaper: Federal Register:	11/04/2025 Not available

**District: 7**

**Federal Reserve Bank of Chicago**

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O = Outstanding

S = Satisfactory

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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 December 6, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

\* Subject to the provisions of the Community Reinvestment Act

**District: 8****Federal Reserve Bank of St. Louis**

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SN = Substantial noncompliance

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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**

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
909055	PEOPLES B&TC CO, TROY, MISSOURI	07/28/2024 04/22/2024
3350724	SIGNATURE BK, FAYETTEVILLE, ARKANSAS	02/16/2025 10/15/2024

\* Subject to the provisions of the Community Reinvestment Act

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending December 6, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERICAN STATE BANK HOLDING COMPANY, INC.	Change in Bank Control	Barrett W. Sogard, individually, as Trustee of the Barrett W. Sogard 2020 Irrevocable GST (POS) Trust u/a dtd 7/31/2020, as Trustee of the Barrett W. Sogard 2020 Irrevocable GST (TMS) Trust u/a dtd 7/31/2020, and as Individual Trustee of the Barrett W. Sogard Irrevocable Trust u/a dtd 12/16/2015, all of Gainesville, Florida, Isabella M. Sogard, individually, as Trustee of the Isabella M. Sogard 2020 Irrevocable GST (POS) Trust u/a dtd 7/31/2020, as Trustee of the Isabella M. Sogard 2020 Irrevocable GST (TMS) Trust u/a dtd 7/31/2020, and as Individual Trustee of the Isabella M. Sogard Irrevocable Trust u/a dtd 12/16/2015, all of Lake Oswego, Oregon, Oliver T. Sogard, individually, as Trustee of the Oliver T. Sogard 2020 Irrevocable GST (POS) Trust u/a dtd 7/31/2020, as Trustee of the Oliver T. Sogard 2020 Irrevocable GST (TMS) Trust u/a dtd 7/31/2020, and as Individual Trustee of the Oliver T. Sogard Irrevocable Trust u/a dtd 12/16/2015, all of Horseheads, New York, and Thomas P. Sogard, individually, as Trustee of the Thomas P. Sogard 2020 Irrevocable GST (POS) Trust u/a dtd 7/31/2020, as Trustee of the Thomas P. Sogard 2020 Irrevocable GST (TMS) Trust u/a dtd 7/31/2020, and as Individual Trustee of the Thomas P. Sogard Irrevocable Trust u/a dtd 12/16/2015, all of Charleston, South Carolina, to join the Sogard Family Shareholder Group, a group acting in concert, to retain voting shares of American State Bank Holding Company, Inc. of Williston,	Newspaper: Federal Register:	12/19/2025 Not available



**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending December 6, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
		North Dakota. American State Bank Holding Company, Inc. controls American State Bank & Trust Company of Williston, Williston, North Dakota.		
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Stearns Financial Services, Inc. Employee Stock Ownership Plan, Saint Cloud, Minnesota, to acquire up to 25.0231 percent of the voting shares of Stearns Financial Services, Inc., and thereby indirectly acquire voting shares of Stearns Bank National Association, both of Saint Cloud, Minnesota.	Newspaper:	01/04/2026
			Federal Register:	01/07/2026

\* 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 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 December 6, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADAMS BANK & TRUST	* Branch (Domestic)	Adams Bank & Trust, Ogallala, Nebraska, to establish a branch located at 1344 N Prescott Country Club Blvd, Suite A, Dewey, Arizona.	Newspaper: Federal Register:	12/12/2025 Not applicable
CITIZENS INVESTMENT COMPANY	Change in Bank Control	Michael P. Langley Directed Trust dated February 16, 2021, Camarillo, California; John M. Langley Directed Trust dated February 16, 2021, Houston, Texas; James L. Langley Directed Trust dated February 16, 2021, Beaufort, South Carolina; Annette L. Langley Directed Trust dated February 16, 2021, Aurora, Colorado; Barbara A. Fisher Directed Trust dated February 16, 2021, Wintersville, Ohio; Jeanette M. Roberts Directed Trust dated February 16, 2021, Bloomingdale, Ohio; Roseanne M. Martin Directed Trust dated February 16, 2021, Steubenville, Ohio; Mark A. Langley Directed Trust dated February 16, 2021, Lancaster, Massachusetts; Stephen A. Langley Directed Trust dated February 16, 2021, Okayama, Japan; Mark A. Langley, Lancaster, Massachusetts; Jeanette M. Roberts, Bloomingdale, Ohio; Annette L. Langley, Aurora, Colorado, and AMG National Trust Bank, Boulder, Colorado, as trustees and trust advisors of the aforementioned trusts, to become members of the James W. Langley Family Group, a group acting in concert, to retain voting shares of Citizens Investment Company, and thereby indirectly retain voting shares of North Valley Bank, both of Thornton, Colorado.	Newspaper: Federal Register:	12/22/2025 Not available

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending December 6, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
VISION BANCSHARES, INC.	Change in Bank Control	Mary Ellen Wall, Shawnee, Oklahoma, in her capacity as co-trustee of various family trusts mentioned below; to retain voting shares of Vision Bancshares, Inc., Ada, Oklahoma, and thereby indirectly retain voting shares of Vision Bank, Ada, Oklahoma. The Mary Ellen Wall 2021 Legacy Trust dated May 11, 2021, Ada, Oklahoma, and co-trustees Mary Ellen Wall and Vision Bank, Ada, Oklahoma; Mary Ellen Wall and Vision Bank as co-trustees of both the James N. Wall Marital Trust A, Ada, Oklahoma, and the James N. Wall Marital Trust B, Ada, Oklahoma; Amy Coroma, Union Missouri, and Vision Bank as co-trustees of the Amy Wall Coroma Trust, Ada, Oklahoma; Laura Cox, Norman, Oklahoma, and Vision Bank as co-trustees of the Laura Wall Cox Trust, Ada, Oklahoma; Jamie Hammons, Shawnee, Oklahoma, and Vision Bank as co-trustees of the Jamie Wall Hammons Trust, Ada, Oklahoma; Nancy Vincent, Tomball, Texas, and Vision Bank as co-trustees of the Nancy Wall Vincent Trust, Ada, Oklahoma; and Elizabeth Wall, Shawnee, Oklahoma, and Vision Bank as co-trustees of the Elizabeth Wall Trust, Ada, Oklahoma; to become members of the Wall Family Control Group, a group acting in concert, to retain voting shares of Vision Bancshares, Inc., Ada, Oklahoma, and thereby indirectly retain voting shares of Vision Bank, Ada, Oklahoma. All of the aforementioned trusts excluding the Mary Ellen Wall 2021 Legacy Trust dated May 11, 2021, have been permitted by the Federal Reserve Board to become	Newspaper:	12/12/2025
			Federal Register:	12/26/2025

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending December 6, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period
		members of the Wall Family Control Group.	

**District: 10**

**Federal Reserve Bank of Kansas City**

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

**CRA Examinations scheduled for Quarter of**

Institution	Location	Quarter
NONE		
396255	SOVEREIGN BK, SHAWNEE, OKLAHOMA	03/01/2025

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending December 6, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CSBL Acquisition, Inc.	* 3A1	CSBL Acquisition, Inc., San Antonio, Texas to become a bank holding company through the acquisition of Luling Bancshares, Inc. and therefore, Citizens State Bank of Luling, both of Luling, Texas	Newspaper: Federal Register:	Not available 12/24/2025
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch located at 202 E. Irving Blvd., Irving, Texas 75060	Newspaper: Federal Register:	12/11/2025 Not applicable
THIRD COAST BANCSHARES, INC.	* 3A3 * 3A5 * Branch (Domestic) * 18C	Third Coast Bancshares, Inc., Humble, Texas, to acquire Keystone Bancshares, Inc. and Keystone Bank, SSB, both of Bee Cave, Texas. Keystone Bank, SSB, to merge with Third Coast Bank, Humble, Texas, and establish branches at the locations of Keystone Bank, SSB's main office and branches.	Newspaper: Federal Register:	Not available 12/24/2025

**District: 11**

**Federal Reserve Bank of Dallas**

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
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 December 6, 2025**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

**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