



FEDERAL RESERVE RELEASE

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

No. 28 Week ending July 13, 2024

Updated: July 19, 2024

Board Actions

Enforcement

Citigroup, Inc., New York, New York—consent order of assessment of a civil money penalty.

Approved: July 10, 2024

Regulations and Policies

Automated Valuation Models—interagency final rule to implement quality control standards for the use of automated valuation models by mortgage originators and secondary market issuers.

Approved: July 11, 2024

Reserve Bank Operations

Reserve Bank Directors—appointment of directors for the Detroit Branch of the Federal Reserve Bank of Chicago and for the Omaha Branch of the Federal Reserve Bank of Kansas City.*

Approved: June 25, 2024

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

Regions Bank, Birmingham, Alabama—to establish a mobile branch in the following counties in Tennessee: Davidson, Rutherford, Sumner, Williamson, and Wilson.

Approved: July 12, 2024

Chicago

Chelsea State Bank, Chelsea, Michigan—to establish a branch at 611 North Wisner Street, Jackson, Michigan.

Approved: July 9, 2024

Dallas

Texas Regional Bank, Harlingen, Texas—to establish a branch at 1306 Spacek Road, Rosenberg, Texas.

Approved: July 9, 2024

Kansas City

Ameristate Bank, Atoka, Oklahoma—to establish a branch at 695 FM Road 120, Pottsboro, Texas.

Approved: July 12, 2024

New York

Dime Community Bank, Bridgehampton, New York—to establish a branch at 55 Church Street, White Plains, New York.

Approved: July 9, 2024

Bank Holding Companies

Kansas City

West 4 Bancshares, Inc., Healy, Kansas—to become a bank holding company by acquiring First State Bank, Healy, Kansas.

Approved: July 8, 2024

Richmond

Capital Bancorp, Inc., Rockville, Maryland—to acquire Integrated Financial Holdings, Inc., Raleigh, North Carolina, and thereby indirectly acquire West Town Bank & Trust, North Riverside, Illinois. In addition, Capital Bancorp, Inc., will engage in loan servicing and data processing activities.

Approved: July 9, 2024

Banks, State Member

San Francisco

Western Alliance Bank, Phoenix, Arizona—to make a public welfare investment.

Approved: July 12, 2024

Change in Bank Control

Atlanta

Heart of Georgia Bancshares, Inc., Vidalia, Georgia—D. Alan Thigpen, Vidalia, Georgia, an existing member of the Thigpen Family Group, to retain voting shares of Heart of Georgia Bancshares, Inc., and thereby indirectly retain voting shares of Mount Vernon Bank, Mount Vernon, Georgia, and Bank of Lumber City, Lumber City, Georgia.

Permitted: July 12, 2024

Minneapolis

Commercial Holding Company, Wagner, South Dakota—the Jill M. Frei Family Trust, Dakota Dunes, South Dakota, to join the Frei Family Group, a group acting in concert, to retain voting shares of Commercial Holding Company and thereby indirectly retain voting shares of Commercial State Bank of Wagner, Wagner, South Dakota.

Permitted: July 10, 2024

Philadelphia

Blue Ridge Bankshares, Inc., Richmond, Virginia—Castle Creek Capital Partners VIII, LP; Castle Creek Capital VIII LLC; Castle Creek Advisors VIII LLC; Castle Creek Special Situations II, LP; Castle Creek Special Situations II GP, LLC; Castle Creek Advisors IV LLC; JME Advisory Corp.; Scavuzzo Advisory Corp.; Volk Advisory Corp.; and Rana Advisory Corp., all of San Diego, California; John Eggemeyer, Rancho Santa Fe, California; Anthony Scavuzzo, Dallas, Texas; David Volk, San Diego, California; and Sundeep Rana, Dallas, Texas; a group acting in concert, to acquire additional voting shares of Blue Ridge Bankshares, Inc., and thereby indirectly acquire voting shares of Blue Ridge Bank, National Association, Martinsville, Virginia.

Permitted: July 11, 2024

Regulations and Policies

General Counsel

Bank Term Funding Program—report to Congress under section 13(3) of the Federal Reserve Act.

Approved: July 9, 2024

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

Approved: July 9, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 13, 2024

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
1008674	READING CO-OP BK, READING, MASSACHUSETTS	02/11/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending July 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

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645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	09/28/2023	12/05/2022	S	Int Small Bank
722816	SOLVAY BK, SOLVAY, NEW YORK	02/04/2024	06/26/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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3603961	VICTORY BK, LIMERICK, PENNSYLVANIA	06/14/2024	07/10/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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853112	HEARTLAND BK, WHITEHALL, OHIO	12/17/2023	04/11/2022	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending July 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNITED BANK	Public Welfare Investment	United Bank, Fairfax, Virginia, requests prior approval to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
UNITED BANK	Public Welfare Investment	United Bank, Fairfax, Virginia, requests prior approval to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
UNITED BANK	Public Welfare Investment	United Bank, Fairfax, Virginia, requests prior approval to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable

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District: 5

Federal Reserve Bank of Richmond

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886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	11/19/2023	06/05/2023	S	Int Small Bank
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		

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending July 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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353238	CENTRAL ST BK, CALERA, ALABAMA	03/07/2024	09/25/2023	S	Int Small Bank
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank
479839	TENNESSEE ST BK, PIGEON FORGE, TENNESSEE	10/29/2023	06/12/2023	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 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 7

Federal Reserve Bank of Chicago

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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
643340	EASTERN MI BK, CROSWELL, MICHIGAN	01/20/2024	07/17/2023	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank
2958972	NORTHSTAR BK, BAD AXE, MICHIGAN	07/10/2023	02/06/2023	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 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
EXCHANGE BANK OF NORTHEAST MISSOURI	* 18C	Exchange Bank of Northeast Missouri, Kahoka, Missouri, to merge with Kahoka State Bank, Kahoka, Missouri.	Newspaper: Federal Register:	08/10/2024 Not applicable
FIRST CHOICE BANK	* Branch (Domestic)	First Choice Bank, Pontotoc, Mississippi, to establish a branch facility to be located at 3212 Goodman Road East, Southaven, Mississippi	Newspaper: Federal Register:	07/19/2024 Not applicable

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District: 8

Federal Reserve Bank of St. Louis

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879644	BANK OF ADVANCE, ADVANCE, MISSOURI	11/03/2023	07/24/2023	S	Int Small Bank
856748	CITIZENS BK, BATESVILLE, ARKANSAS	03/30/2024	05/15/2023	S	Int Small Bank
137447	FNB CMNTY BK, VANDALIA, ILLINOIS	11/03/2023	07/24/2023	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	12/18/2023	09/05/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
49241	RELYANCE BK, WHITE HALL, ARKANSAS	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
215 HOLDING CO.	Change in Bank Control	Colleen Short Lucke, Edina, Minnesota; Kevin Short, Hudson, Wisconsin; and Elizabeth Short, University Heights, Ohio; each individually and as trustee of one or more Short family trusts to retain voting shares of 215 Holding Co., Minneapolis, Minnesota ("Company"), and thereby indirectly retain voting shares of Liberty Financial Services, Inc. and Liberty National Bank, both of Sioux City, Iowa; First Farmers & Merchants National Bank, Luverne, Minnesota; First Farmers & Merchants National Bank, Fairmont, Minnesota; First Farmers & Merchants State Bank, Brownsdale, Minnesota; First Farmers & Merchants State Bank of Grand Meadow, Grand Meadow, Minnesota; and First Farmers & Merchants Bank, Cannon Falls, Minnesota (together "the Subsidiaries"). Additionally, the Robert M. Short Revocable Trust, Minneapolis, Minnesota (trustees Brian Short, St. Paul, Minnesota; Marianne Short, St. Paul, Minnesota; and Colleen Short Lucke) to join the Short family shareholder group by retaining voting shares of Company and thereby indirectly retaining voting shares of the Subsidiaries.	Newspaper: Not available Federal Register: Not available

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District: 9

Federal Reserve Bank of Minneapolis

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613156	FIRST MT BK, MISSOULA, MONTANA	06/23/2024	09/11/2023	S	Int Small Bank
823656	FIRST ST BK SOUTHWEST, PIPESTONE, MINNESOTA	03/18/2024	08/14/2023	O	Int Small Bank
685676	OPPORTUNITY BK OF MT, HELENA, MONTANA	04/29/2024	10/24/2022	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
ALVA STATE BANK & TRUST COMPANY	* 18C * Branch (Domestic)	Alva State Bank & Trust Company, Alva, Oklahoma, to merge with First National Bank in Okeene, Okeene, Oklahoma, and incident thereto, to establish a branch in Okeene, Oklahoma.	Newspaper: 08/11/2024 Federal Register: Not applicable
FARMERS REALTY COMPANY, THE	Change in Control	Richard W. Robirds, Sterling, Colorado, as co-trustee with Farmers State Bank of Brush, Brush, Colorado, of the Testamentary Trust created by the Last Will and Testament of Alonzo Petteys, Deceased, Dated 8/21/1964, and the Robert A. Petteys Trust, to acquire voting shares of The Farmers Realty Company, Brush, Colorado, and indirectly acquire shares of Equitable Savings and Loan Association, Sterling, Colorado. In addition, Judith A. Gunnon, Rochester, Minnesota, as trustee of the Judith A. Gunnon Trust; Carol J. Tomasini, Kittredge, Colorado; Julia A. Casto, Boxford, Massachusetts; Christian R. Gunnon, Maple Grove, Minnesota; John A. Gunnon, Rochester, Minnesota; Cynthia C. Sprenger, Auburn, Washington, Leslie Petteys, Huntington, West Virginia, as trustee of the Petteys Family Trust FBO Leslie Petteys, and Tom Petteys, Sheridan, Colorado, as trustee of the Petteys Family Trust FBO Tom Petteys, to retain shares of The Farmers Realty Company and join the Petteys Family Control Group.	Newspaper: 08/02/2024 Federal Register: 08/07/2024

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST PIONEER BANK CORP.	Change in Bank Control	Richard Robirds, Sterling, Colorado, as co-trustee with Farmers State Bank of Brush, Brush, Colorado, of the Testamentary Trust created by the Last Will and Testament of Alonzo Petteys, Deceased, Dated 8/21/1964, the Robert A. Petteys Trust, and the Alonzo & Anna Petteys Children's Trust FBO Robert A. Petteys, to acquire voting shares of First Pioneer Bank Corp., Brush, Colorado, and indirectly acquire voting shares of Farmers State Bank of Brush, Brush, Colorado, and First Pioneer National Bank, Wray, Colorado. In addition, Judith A. Gunnon, Rochester, Minnesota, as trustee of the Judith A. Gunnon Trust; Carol J. Tomasini, Kittredge, Colorado; A. Donald Tomasini, Kittredge, Colorado; Julia A. Casto, Boxford, Massachusetts; Christian R. Gunnon, Maple Grove, Minnesota; John A. Gunnon, Rochester, Minnesota; Cynthia C. Sprenger, Auburn, Washington; Leslie Petteys, Huntington, West Virginia, as trustee of the Petteys Family Trust FBO of Leslie Petteys; and Tom Petteys, Sheridan, Colorado, as trustee of the Petteys Family Trust FBO Tom Petteys to retain shares of First Pioneer Bank Corp. and join the Petteys Family Control Group.	Newspaper: 08/02/2024 Federal Register: 08/07/2024

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
PBT BANCSHARES, INC.	Change in Bank Control	Andrew Hoffman Legacy Trust dated January 3, 2022, Peoples Bank and Trust Company as trustee, Wise & Reber L.C. as trust protector, Andrew Hoffman as voting beneficiary, all of McPherson, KS; Caleb Houghton Legacy Trust dated January 3, 2022, Peoples Bank and Trust Company as trustee, Wise & Reber L.C. as trust protector, Caleb Houghton as voting beneficiary, all of McPherson, KS; Hannah Nesbitt Legacy Trust dated January 3, 2022, Peoples Bank and Trust Company as trustee, Wise & Reber L.C. as trust protector, all of McPherson, KS, and Hannah Nesbitt, Andover, KS, as voting beneficiary; and Paige Moore Legacy Trust dated January 3, 2022, Peoples Bank and Trust Company as trustee, Wise & Reber L.C. as trust protector, all of McPherson, KS, and Paige Moore, Wichita, KS, as voting beneficiary; to retain voting shares and to join the Houghton Family Group, a group acting in concert, that owns 25 percent or more of the voting shares and thereby control of PBT Bancshares Inc., McPherson, KS. PBT Bancshares Inc. controls Peoples Bank and Trust Company, McPherson, KS.	Newspaper: 07/18/2024 Federal Register: 08/06/2024

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District: 10

Federal Reserve Bank of Kansas City

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311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/07/2024	08/14/2023	S	Int Small Bank
482053	CITIZENS ST BK, WISNER, NEBRASKA	04/29/2024	02/12/2024	S	Int Small Bank
1836701	ENTERPRISE BK, OMAHA, NEBRASKA	10/23/2023	08/07/2023	S	Int Small Bank
3412417	JONAH BK, CASPER, WYOMING	06/03/2024	03/18/2024	S	Int Small Bank
669555	MIDWEST BK, PIERCE, NEBRASKA	02/26/2024	11/27/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 11

Federal Reserve Bank of Dallas

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3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 13, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 12

Federal Reserve Bank of San Francisco

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CRA Examinations scheduled for Quarter of

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NONE		

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