



FEDERAL RESERVE RELEASE

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

No. 40 Week ending October 5, 2024

## Board Actions

### Enforcement

Bank of Jackson Hole, Jackson, Wyoming—consent cease-and-desist order against Lindsay Graves, a former institution-affiliated party.

Announced: October 3, 2024

Citigroup Inc., New York, New York—cease-and-desist order dated March 21, 2013, terminated September 26, 2024.

Announced: October 1, 2024

Opportunity Bank of Montana, Helena, Montana—consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

Announced: October 3, 2024

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Dallas*

Frost Bank, San Antonio, Texas—to establish a branch at 19019 IH 35, Kyle, Texas.

Approved: October 1, 2024

#### *Minneapolis*

Pillar Bank, Baldwin, Wisconsin—to establish a branch at 1080 Cornwall Avenue, Amery, Wisconsin.

Approved: October 3, 2024

#### *New York*

Orange Bank and Trust Company, Middletown, New York—to establish a branch at 3485 East Tremont Avenue, Bronx, New York.

Approved: October 4, 2024

### Bank Holding Companies

#### *Chicago*

GTSB Financial Inc., Plymouth, Michigan—to become a bank holding company by acquiring First State Bank of Decatur, Decatur, Michigan.

Approved: September 30, 2024

#### *Dallas*

Karnes County National Bancshares, Inc., Karnes City, Texas—to become a bank holding company by acquiring The Karnes County National Bank of Karnes City, Karnes City, Texas.

Approved: October 3, 2024

#### *General Counsel*

Alerus Financial Corporation, Grand Forks, North Dakota—waiver of application to acquire HMN Financial, Inc., Rochester, Minnesota, and thereby indirectly acquire Home Federal Savings Bank, Rochester, Minnesota, in connection with the merger of Home Federal Savings Bank with and into Alerus Financial, National Association, Grand Forks, North Dakota.\*

Approved: September 24, 2024

\*Addition

#### *Kansas City*

Heritage Bancshares, Inc., Topeka, Kansas—termination of a commitment.\*

Granted: September 23, 2024

\*Addition

### Banks, State Member

#### *Secretary*

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

Approved: October 3, 2024

## **Change in Bank Control**

### **Chicago**

Anderson Bancorp, Inc., Oneida, Illinois—Richard D. Anderson, Dahinda, Illinois, individually and as trustee of the Mary Jan Anderson Trust, Galesburg, Illinois; Andrew V. Anderson, Monument, Colorado; Megan L. Compton and Wesley J. Anderson, both of Oneida, Illinois; to form the Anderson Family Control Group, a group acting in concert, to acquire voting shares of Anderson Bancorp, Inc., and thereby indirectly acquire voting shares of Anderson State Bank, Oneida, Illinois.

Permitted: October 1, 2024

### **St. Louis**

MHBC Investments Limited Partnership I, LLLP, England, Arkansas—the Gary Canada Family Trust and the Bradley S. Canada 2020 Trust, Bradley S. Canada as trustee for both, all of Little Rock, Arkansas; and Gary R. Canada Sr., England, Arkansas; a group acting in concert, to retain voting shares of MHBC Investments Limited Partnership I, LLLP, and thereby indirectly retain voting shares of Canada Bancshares, Inc., and the Bank of England, both of England, Arkansas.

Returned: September 30, 2024

Townsend Financial Corporation, Parsons, Tennessee—Suzanne L. Shaw, Greensburg, Pennsylvania; to join the Croftcheck Family Control Group, a group acting in concert, to acquire voting shares of Townsend Financial Corporation and thereby indirectly acquire voting shares of Farmers Bank, Parsons, Tennessee.

Permitted: October 4, 2024

## **Financial Holding Companies**

### **Chicago**

Brogan Bankshares, Inc., Kaukauna, Wisconsin—election to become a financial holding company.

Effective: October 4, 2024

## **Regulations and Policies**

### **Secretary**

Regulation M (Consumer Leasing)—final interagency amendments to establish dollar thresholds that will apply for determining exempt consumer leases in 2025.\*

Approved: September 25, 2024

\*Addition

Regulation Z (Truth in Lending)—final interagency determination of the 2025 threshold for exempting certain loans from special appraisal requirements for higher-priced mortgages.\*

Approved: September 26, 2024

\*Addition

Regulation Z (Truth in Lending)—final interagency amendments to establish dollar thresholds that will apply for determining exempt consumer credit transactions in 2025.\*

Approved: September 25, 2024

\*Addition

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending October 5, 2024**

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

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**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.

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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>
447100	CORNERSTONE BK, SPENCER, MASSACHUSETTS	07/06/2024	03/04/2024	S	Int Small Bank
1008674	READING CO-OP BK, READING, MASSACHUSETTS	02/11/2024	07/31/2023	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending October 5, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO BTG PACTUAL SA	* 3A1 Election (Domestic) Election (Foreign) * Acquisition Other BHC Filing	Banco BTG Pactual S.A., BTG Pactual G7 Holding S.A., BTG Pactual Holding Financeira Ltda., and BTG Pactual Holding Internacional S.A., all of Rio de Janeiro, Brazil, BTG Pactual Holding S.A., São Paulo, Brazil, BTG Pactual UK Holdco Limited, London, United Kingdom, and BTG Pactual Bancorp, LLC, New York, New York, to become bank holding companies by acquiring M.Y. Safra Bank, FSB, New York, New York	Newspaper: Federal Register:	11/04/2024 Not available
GRASSHOPPER BANCORP, INC.	* Thrift Going Concern	Grasshopper Bancorp, Inc.; through its subsidiary bank, Grasshopper Bank, National Association, both of New York, New York, to acquire Auto Club Trust, FSB, Dearborn, Michigan, and thereby engage in operating a savings association pursuant to Section 225.28(b)(4)(ii) of Regulation Y.	Newspaper: Federal Register:	Not available Not available
MANUFACTURERS AND TRADERS TRUST COMPANY	* Branch (Domestic)	Manufacturers and Traders Trust Company, Buffalo, New York, propose to open a branch office located at 850 Park Shore Drive, Naples, Florida.	Newspaper: Federal Register:	Not available Not applicable

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**District: 2**

**Federal Reserve Bank of New York**

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3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	08/18/2024	01/16/2024	NI	Int Small Bank
722816	SOLVAY BK, SOLVAY, NEW YORK	02/04/2024	06/26/2023	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 October 5, 2024**

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

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**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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 October 5, 2024**

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

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**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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending October 5, 2024**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
UNITED BANK	* Branch (Domestic)	United Bank, Fairfax, Virginia, to establish a branch facility to be located at 4307 Williamsburg Blvd, Richmond, VA 23231.	Newspaper: Federal Register:	10/09/2024 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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 October 5, 2024**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BUILTWELL BANCORP, INC	* 3A5 * 3A3	Builtwell Bancorp, Inc., Chattanooga, Tennessee, to merge with Bradley County Financial Corp., and thereby indirectly acquire Bank of Cleveland, both of Cleveland, Tennessee.	Newspaper: Federal Register:	11/03/2024 11/08/2024
Waterfall Bancorp, Inc.	* 3A1	Waterfall Bancorp, Inc., Clearwater, Florida, to become a bank holding company by acquiring outstanding shares of Waterfall Bank, Clearwater, Florida.	Newspaper: Federal Register:	11/02/2024 11/08/2024

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**District: 6**

**Federal Reserve Bank of Atlanta**

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- 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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<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>
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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 October 5, 2024**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AGCOM HOLDINGS, INC.	Change in Bank Control	Notice by Bradley C. Hanson, Sioux Falls, SD, to acquire voting shares of AgCom Holdings, Inc., Maxwell, Iowa and thereby indirectly acquire control of Maxwell State Bank, Maxwell, Iowa.	Newspaper: Federal Register:	Not available 10/09/2024
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah to make up to a public welfare investment, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
ARBOR BANCORP, INC.	Change in Bank Control	Notice by William C. Martin 2024 Grantor Retained Annuity Trust, with William C. Martin as trustee, both of Ann Arbor, Michigan, to join the Martin Family Control Group and acquire voting shares of Arbor Bancorp, Inc. and indirectly acquire voting shares of Bank of Ann Arbor, both of Ann Arbor, Michigan.	Newspaper: Federal Register:	06/22/2024 06/21/2024
ARBOR BANCORP, INC.	Change in Bank Control	The Michael Carl Martin BAA Irrevocable Trust, Ann Arbor, Michigan with Michael Carl Martin, Ann Arbor, Michigan as Trustee and Tye J. Klooster, Orland Park, Illinois as Trust Protector; and the William Seth Martin BAA Irrevocable Trust, Ann Arbor, Michigan with William Seth Martin, Wilmette, Illinois as Trustee and Tye J. Klooster, Orland Park, Illinois as Trust Protector, intend to join the Martin Family Control Group and acquire voting shares of Arbor Bancorp, Inc., and thereby indirectly acquire voting shares of Bank of Ann Arbor, both of Ann Arbor, Michigan.	Newspaper: Federal Register:	Not available Not available
BANK OF BROADHEAD, THE	* Branch (Domestic)	Bank of Broadhead, Brodhead, Wisconsin to establish a branch located at 144 Merchant Row, Milton, Wisconsin.	Newspaper: Federal Register:	10/13/2024 Not applicable

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 5, 2024

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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 10/17/2024

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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 October 5, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANK OF PORTER	Change in Bank Control	Notice by James D. Ruge Revocable Trust Dated 3/28/2013, Beverly Shores, Indiana with James Ruge as Trustee, Beverly Shores, Indiana; Thomas Ruge, Monrovia, Indiana; The First State Bank of Porter as Custodian FBO Thomas R. Ruge IRA, Thomas Ruge as beneficiary, both of Monrovia, Indiana; The Kathleen Scott Family Wealth Trust dated 11/22/2016, Fairport, New York, with Kathleen Scott, Fairport, New York as Trustee; The Ruge Trust Dated 6/01/2016, Burns Harbor, Indiana with Dawn Ruge, Burns Harbor, Indiana as Trustee; Jacqueline Ruge-Perkins, Chesterton, Indiana; Ana Ruge-Rodela, Elgin, Illinois; Celina Clements, Mooresville, Indiana; Margaret McLaughlin, Andover, Massachusetts; Pamela Strudas, Chesterton, Indiana; Dawn Hernandez, Naples, Florida; the Michael and Suzanne Mahaffey Revocable Trust Dated 1/21/2022, Porter, Indiana with Michael Mahaffey and Suzanne Mahaffey as trustees, both of Porter, Indiana; and Roy Krizek of Beverly Shores, Indiana to retain over 25 percent of voting shares of the First State Bank of Porter, Porter, Indiana.	Newspaper: Federal Register:	Not available 10/24/2024

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 5, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
GLENWOOD BANCORPORATION	Change in Bank Control	Notice by Grant C. Dean, Glenwood, Iowa, together with the John C. Dean Grandchildren's Trust, Grant C. Dean and Larry W. Winum as co-trustees; the Carol C. Dean Grandchildren's Trust, Grant C. Dean and Larry W. Winum as co-trustees; and the Larry W. Winum Revocable Trust, Larry W. Winum as trustee, all of Glenwood, Iowa; as a group acting in concert, to retain voting shares of Glenwood Bancorporation, and thereby indirectly retain voting shares of Glenwood State Bank, both of Glenwood, Iowa.	Newspaper: Federal Register:	Not available 10/15/2024
NORTHERN TRUST COMPANY, THE	Public Welfare Investment	The Northern Trust Company, Chicago, Illinois, requests prior approval to make a Public Welfare Investment, pursuant to Regulation H (12 C.F.R. §208.22(d)).	Newspaper: Federal Register:	Not applicable Not applicable
STERLING BANCORP, INC.	Change in Bank Control	J. Thomas MacFarlane, Bloomfield, Michigan, as trustee of the K.I.S.S. Dynasty Trust No. 9 (dated December 28, 2023), Sioux Falls, South Dakota, to retain control of voting shares of Sterling Bancorp, Inc. ("Bancorp"), and thereby indirectly retain control of voting shares of Sterling Bank and Trust, FSB ("Bank"), both of Southfield, Michigan. In addition, J. Thomas MacFarlane, to become trustee of the Scott J. Seligman 1993 Long Term Irrevocable Dynasty Trust and the Scott J. Seligman 1993 Irrevocable Dynasty Trust, both of Sioux Falls, South Dakota, and acquire control of additional voting shares of Bancorp and thereby indirectly acquire control of voting shares of Bank.	Newspaper: Federal Register:	Not available 10/16/2024

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**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
982348	IOWA ST BK, HULL, IOWA	07/21/2024	04/01/2024	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending October 5, 2024**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHAMBERS BANK	* Branch (Domestic)	Chambers Bank, Danville, Arkansas, to establish a branch facility to be located at 3131 Turtle Creek Boulevard, Suite 920, Dallas, Texas	Newspaper: Federal Register:	10/14/2024 Not applicable
Oak Tree Financial Corporation, Inc.	* 3A1	Oak Tree Financial Corporation, Inc., Rogers, Arkansas, to become a bank holding company by acquiring Riverside Bank, Sparkman, Arkansas.	Newspaper: Federal Register:	11/05/2024 11/12/2024

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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
541857	CARROLL B&T, HUNTINGDON, TENNESSEE	09/27/2024	06/03/2024	S	Int Small Bank
856748	CITIZENS BK, BATESVILLE, ARKANSAS	03/30/2024	05/15/2023	S	Int Small Bank
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

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
5120646	PATRIOT BK, MILLINGTON, TENNESSEE	01/23/2022 02/01/2022 S Int Small Bank

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\* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 5, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRAVERA HOLDINGS CORP.	* 3A5 * 3A1	Bravera Holdings Corp., Dickinson, North Dakota, to acquire Vision Bank Holdings, Inc., Fargo, North Dakota, and thereby indirectly acquire VISIONBank, Fargo, North Dakota. In addition, Bravera Acquisition Corp., Dickinson, North Dakota, an interim subsidiary, to merge with Vision Bank Holdings, Inc., whereby Bravera Acquisition Corp. will be the surviving entity and a wholly-owned subsidiary of Bravera Holdings Corp. for a moment in time. Following the interim holding company merger, Bravera Acquisition Corp. will be merged with and into Bravera Holdings Corp., with Bravera Holdings Corp. being the surviving entity.	Newspaper: Federal Register:	Not available Not available
CLAYTON BANKSHARES, INC.	Change in Bank Control	Dennis J. Vogel, La Crosse, Wisconsin, to join the Bosshard Family Group, a group acting in concert; to retain voting shares of Clayton Bankshares, Inc., and thereby indirectly retain voting shares of Citizens State Bank of La Crosse, both of La Crosse, Wisconsin.	Newspaper: Federal Register:	Not available 09/23/2024
STEARNS FINANCIAL SERVICES, INC.	Change in Bank Control	Barrett Doss, Los Angeles, California; to join the Skalicky Family Group, a group acting in concert, to acquire voting shares of Stearns Financial Services, Inc., Saint Cloud, Minnesota, and thereby indirectly acquire voting shares of Stearns Bank National Association, Saint Cloud, Minnesota, and Stearns Bank of Upsala, National Association, Upsala, Minnesota.	Newspaper: Federal Register:	Not available 10/11/2024

\* Subject to the provisions of the Community Reinvestment Act



District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 5, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
STEARNS FINANCIAL SERVICES, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Stearns Financial Services, Inc. Employee Stock Ownership Plan and Trust, to acquire up to 23.65 percent of the voting shares of Stearns Financial Services, Inc., both of Saint Cloud, Minnesota, and thereby indirectly acquire voting shares of Stearns Bank National Association, Saint Cloud, Minnesota, and Stearns Bank of Upsala, National Association, Upsala, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

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\* 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.

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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>
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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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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 October 5, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
BLAIR HOLDINGS, INC.	Change in Bank Control	<p>Clarkson Lauritzen, as trustee of the previously approved John R. Lauritzen Irrevocable Trust and the Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; to retain voting shares of Blair Holdings, Inc., Omaha, Nebraska (BHI), and thereby indirectly retain voting shares of Washington County Bank, Blair, Nebraska (WCB).</p> <p>In addition, the John R. Lauritzen 1972 Trust f/b/o Margaret L. Dodge and Family, First National Bank of Omaha (FNBO) and Margaret Dodge, co-trustees; and the Elizabeth D. Lauritzen 1972 Trust f/b/o Margaret L. Dodge and Family, FNBO and Margaret Dodge, co-trustees, all of Omaha, Nebraska; to become members of the Lauritzen Family Group, a group acting in concert, to acquire voting shares of BHI, and thereby indirectly acquire voting shares of WCB.</p>	Newspaper: Federal Register:	Not available 10/16/2024

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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 October 5, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
DANES HOLDINGS, INC.	Change in Bank Control	<p>Clarkson Lauritzen, as trustee of the previously approved John R. Lauritzen Irrevocable Trust and the Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; to retain voting shares of Danes Holdings, Inc., Omaha, Nebraska (Danes), and thereby indirectly retain voting shares of Shelby County State Bank, Harlan, Iowa (SCB).</p> <p>In addition, the John R. Lauritzen 1972 Trust f/b/o Clarkson D. Lauritzen &amp; Family, First National Bank of Omaha (FNBO) and Clarkson Lauritzen, co-trustees; and the Elizabeth D. Lauritzen 1972 Trust f/b/o Clarkson D. Lauritzen &amp; Family, FNBO and Clarkson Lauritzen, co-trustees, all of Omaha, Nebraska; to acquire voting shares of Danes, and thereby indirectly acquire voting shares of SCB.</p>	Newspaper: Federal Register:	Not available 10/16/2024

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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 October 5, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FIDELITY BANCORP, INC.	Change in Bank Control	Theodore Elam, Oklahoma City, Oklahoma; to acquire voting shares of First Fidelity Bancorp, Inc., and thereby indirectly acquire voting shares of First Fidelity Bank, both of Oklahoma City, Oklahoma, in his capacity as co-trustee of the Caroline L. Cameron 2005 GSTE Trust, the Liza A. Cameron 2005 GSTE Trust, the Claire J. Cameron 2005 GSTE Trust, and the Camellia Cameron 2005 GSTE Trust, all of Oklahoma City, Oklahoma, (collectively, the "Separated Lynda L. Cameron Family Trusts"). In addition, the William Cameron Legacy Trust, Oklahoma City, Oklahoma, Brian Raftery, Westfield, New Jersey, as trustee, and the Separated Lynda L. Cameron Family Trusts; to join the Cameron Family Group, a group acting in concert, to acquire voting shares of First Fidelity Bancorp, Inc., and thereby indirectly acquire voting shares of First Fidelity Bank, Theodore Elam was previously permitted by the Federal Reserve System to become a member of the Cameron Family Group.	Newspaper:	Not available
			Federal Register:	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 October 5, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NATIONAL OF NEBRASKA, INC.	Change in Bank Control	Clarkson Lauritzen, as Chairman of Lauritzen Corporation and Vice President of FirstLine Insurance Services, Inc.; as voting representative of two family trusts; and as trustee of five family trusts; all of Omaha, Nebraska; to retain voting shares of First National of Nebraska, Inc. (FNNI), and thereby indirectly retain voting shares of First National Bank of Omaha (FNBO), both of Omaha, Nebraska. In addition, the Clarkson D. Lauritzen Dynasty Trust and the Emily Lauritzen Revocable Trust dtd 7/22/2008, Emily Lauritzen, trustee; the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust I-A, dated June 16, 2022, and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust I-A, dated June 16, 2023, FNBO, trustee, Margaret Dodge, voting representative; the 2012 Dynasty Trust for the Benefit of Margaret Lauritzen Dodge, the 2019 John P. Dodge Irrevocable Trust, the 2019 Isabelle C. Dodge Irrevocable Trust, the 2019 Eleanor W. Dodge Irrevocable Trust, and the 2019 Laura C. Dodge Irrevocable Trust, Margaret Dodge, trustee; the Margaret Lauritzen Dodge Irrevocable Legacy Trust, Nathan Dodge, trustee, individually and through McKay Investments LLC; McKay Investments LLC, Margaret Lauritzen Dodge Irrevocable Legacy Trust, Nathan Dodge, trustee; the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust II-A, dated June 16, 2022, and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust II-A, dated June 16, 2023, FNBO, trustee, Blair Gogel, voting	Newspaper:	Not available
			Federal Register:	10/16/2024

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 5, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period
		<p>representative; the 2012 Dynasty Trust for the Benefit of Blair Lauritzen Gogel, the 2019 Kimball A. Gogel Irrevocable Trust, and the 2019 Thomas M. Gogel Irrevocable Trust, Blair Gogel, trustee; the Emily Wahl Lauritzen Irrevocable Dynasty Trust, dated June 17, 2020, FNBO, trustee, Blair Gogel, investment committee member, individually and through KBL LLC; KBL LLC, Emily Wahl Lauritzen Irrevocable Dynasty Trust dtd 6/17/20 Class A Holder, FNBO, trustee, Blair Gogel, investment committee member; Lookout Mountain LLC, Blair Lauritzen Gogel Irrevocable Legacy Trust dtd 3/15/23, Matt Gogel, trustee; the Ann L. Pape Family Dynasty Trust dtd 12/23/16, FNBO, trustee, Matthew Pape and Brady Pape, Special Holdings Direction Advisors, and Pape Investments, LLC, the Brady Pape Gibson Irrevocable Dynasty Trust, dated 11/22/16, FNBO and Ryan R. Gibson, co-trustees, the Matthew M. Pape Irrevocable Dynasty Trust, dtd 11/11/15, FNBO and Kimberly S. Pape, co-trustees, all as interest holders of EDL Investment Co. LLC, a previously approved member of the Lauritzen Family Group; the Ann L. Pape Revocable Trust, Ann Lauritzen Pape, trustee, individually and through EDL Investment Co. LLC; the Ann L. Pape 2021 First National of Nebraska, Inc. Three-Year Progressive Payment GRAT Agreement, FNBO, trustee, Brady Gibson &amp; Matthew Pape, Special Holding Direction Advisors, individually and through EDL Investment Co. LLC The Brady Pape Gibson 2022 Grantor</p>	

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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 October 5, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period
		<p>Retained Annuity Trust and the Brady Pape Gibson 2020 Irrevocable Dynasty Trust, FNBO and Ryan Gibson, co-trustees; the Matthew M Pape 2022 Grantor Retained Annuity Trust and the Matthew M Pape 2020 Irrevocable Dynasty Trust, FNBO and Kimberly Pape, co-trustees; the Elizabeth Lauritzen Family Trust fbo Matthew Pape and the Elizabeth Lauritzen Family Trust fbo Brady Gibson, FNN Trust Company, Mitchel, South Dakota and Ann Lauritzen Pape, co-trustees; three trusts each for the benefit of a minor child of Matthew Pape, FNBO, trustee, and Matthew Pape, Special Holdings Direction Advisor; and three trusts each for the benefit of a minor child of Brady Gibson, FNBO, trustee, and Brady Gibson, Special Holdings Direction Advisor; all of the aforementioned individuals, trusts, and LLCs are of Omaha, Nebraska unless otherwise specifically noted; to become members of the Lauritzen Family Group, a group acting in concert. Finally, Blair Gogel, as voting representative and trustee; to acquire voting shares of FNNI, and thereby indirectly acquire voting shares of FNBO.</p>	

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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 October 5, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
LAURITZEN CORPORATION	Change in Bank Control	<p>Clarkson Lauritzen, individually, as voting representative of the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust III-A, dated June 16, 2022 and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust III-A, dated June 16, 2023, and as trustee of the Clarkson D. Lauritzen Revocable Trust, the Clarkson D. Lauritzen GST-Exempt Trust, and the previously approved John R. Lauritzen Irrevocable Trust and Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; the Margaret L. Dodge Revocable Trust and the Margaret L. Dodge GST Exempt Trust, Margaret L. Dodge, trustee, all of Omaha, Nebraska; the Blair L. Gogel Revocable Trust and the Blair L. Gogel GST-Exempt Trust, both of Omaha, Nebraska, Blair Gogel, trustee, Mission Hills, Kansas; and the Emily Wahl Lauritzen Irrevocable Dynasty Trust, dated June 17, 2020, Omaha, Nebraska, FNBO, trustee, Blair Gogel, investment committee member; to become members of the Lauritzen Family Group, a group acting in concert, to retain voting shares of Lauritzen Corporation, Omaha, Nebraska (Corporation), and thereby indirectly retain voting shares of First National of Nebraska, Inc. (FNNI), and its subsidiary, First National Bank of Omaha (FNBO), both of Omaha, Nebraska.</p> <p>In addition, the John R. Lauritzen 1972 Trust f/b/o Clarkson D. Lauritzen &amp; Family, First National Bank of Omaha (FNBO) and Clarkson Lauritzen, co-trustees, all of Omaha, Nebraska; the Elizabeth D. Lauritzen 1972 Trust f/b/o</p>	Newspaper:	Not available
			Federal Register:	10/16/2024

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 5, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period
		Clarkson D. Lauritzen & Family, FNBO and Clarkson Lauritzen, co-trustees; the John R. Lauritzen 1972 Trust f/b/o Margaret L. Dodge & Family and the Elizabeth D. Lauritzen 1972 Trust f/b/o Margaret L. Dodge & Family, FNBO and Margaret Dodge, co-trustees; the John R. Lauritzen 1972 Trust f/b/o Blair L. Gogel & Family and the Elizabeth D. Lauritzen 1972 Trust f/b/o Blair L. Gogel & Family, FNBO and Blair Gogel, co-trustees, trusts all of Omaha, Nebraska; Margaret Dodge, individually; and Blair Gogel, individually; to become members of the Lauritzen Family Group, to acquire voting shares of Corporation, and thereby indirectly acquire voting shares of FNNI, and its subsidiary FNBO.	

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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 October 5, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period
LAURITZEN INVESTMENTS, INCORPORATED	Change in Bank Control	<p>Clarkson Lauritzen, as trustee of the Clarkson D. Lauritzen Revocable Trust, and the previously approved John R. Lauritzen Irrevocable Trust and Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; the Clarkson D. Lauritzen Revocable Trust, Clarkson Lauritzen, trustee; the Margaret L. Dodge Revocable Trust, Margaret Dodge, individually and as trustee, all of Omaha, Nebraska; the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust I-A, dated June 16, 2022 and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust I-A, dated June 16, 2023, First National Bank of Omaha (FNBO), trustee, Margaret Dodge, voting representative, all of Omaha, Nebraska; the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust II-A, dated June 16, 2022 and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust II-A, dated June 16, 2023, both of Omaha, Nebraska, FNBO, trustee, Blair Gogel, as voting representative, Mission Hills, Kansas; and the Blair Gogel Revocable Trust, Omaha, Nebraska, Blair Gogel, trustee; to become members of the Lauritzen Family Group, a group acting in concert, to retain voting shares of Lauritzen Investments, Inc., Omaha, Nebraska (Investments), and thereby indirectly retain voting shares of Farmers and Merchants State Bank, Bloomfield, Nebraska (F&amp;M).</p> <p>In addition, the John R. Lauritzen 1972 Trust f/b/o Margaret L. Dodge &amp; Family, First National Bank of Omaha (FNBO) and</p>	Newspaper: Not available Federal Register: 10/16/2024

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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 October 5, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period
		Margaret Dodge, co-trustees, all of Omaha, Nebraska; the John R. Lauritzen 1972 Trust f/b/o Blair L. Gogel & Family, FNBO, co-trustee, both of Omaha, Nebraska, and Blair Gogel, co-trustee, Mission Hills, Kansas; the Elizabeth D. Lauritzen 1972 Trust f/b/o Margaret L. Dodge & Family, FNBO and Margaret Dodge, co-trustees; the Elizabeth D. Lauritzen 1972 Trust f/b/o Blair L. Gogel & Family, FNBO and Blair Gogel, co-trustees; both trusts of Omaha, Nebraska; and Blair Gogel, individually; to become members of the Lauritzen Family Group, to acquire voting shares of Investments, and thereby indirectly acquire voting shares of F&M.	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 5, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
RED OAK FINANCIAL CORPORATION	Change in Bank Control	<p>Clarkson Lauritzen, as trustee of the previously approved John R. Lauritzen Irrevocable Trust and the Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; to retain voting shares of Red Oak Financial Corporation, Omaha, Nebraska (Red Oak), and thereby indirectly retain voting shares of Houghton State Bank, Red Oak, Iowa (HSB).</p> <p>In addition, the John R. Lauritzen 1972 Trust f/b/o Clarkson D. Lauritzen &amp; Family, First National Bank of Omaha (FNBO) and Clarkson Lauritzen, co-trustees; and the Elizabeth D. Lauritzen 1972 Trust f/b/o Clarkson D. Lauritzen &amp; Family, FNBO and Clarkson Lauritzen, co-trustees, all of Omaha, Nebraska; to become members of the Lauritzen Family Group, a group acting in concert, to acquire voting shares of Red Oak, and thereby indirectly acquire voting shares of HSB.</p>	Newspaper: Federal Register:	Not available 10/16/2024

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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 October 5, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period
SPEND LIFE WISELY COMPANY, INC.	Change in Bank Control	Chat Carleton York, Fort Worth, Texas, as Business Advisor and Direction Advisor; David Keese, McKinney, Texas, as Direction Advisor; Greg Massey, Durant, Oklahoma, as Special Power Holder; and Argent Trust Company of Nashville, Tennessee, as trustee; for all of the following trusts: (i) John L. Massey 2003 Exempt Family Trust FBO Abigail R. Massey, the John L. Massey 2003 Exempt Family Trust FBO Boaz A. Massey, the John L. Massey 2003 Exempt Family Trust FBO Charity A. Massey, the John L. Massey 2003 Exempt Family Trust FBO Dara R. Massey, the John L. Massey 2003 Exempt Family Trust FBO Elizabeth J. Massey, the John L. Massey 2003 Exempt Family Trust FBO Faith S. Massey, the John L. Massey 2003 Exempt Family Trust FBO Gabriel J. Massey, the John L. Massey 2003 Exempt Family Trust FBO Isaiah B. Massey, the John L. Massey 2003 Exempt Family Trust FBO John M. Massey, Jr., and the John L. Massey 2003 Exempt Family Trust FBO Micah N. B. Massey, (ii) the Gregory L Massey 2003 Exempt Trust, and (iii) the Gregory L. and Laura K. Massey 2012 Family Trust FBO Blake L. Massey, the Gregory L. and Laura K. Massey 2012 Family Trust FBO Brooke E. Massey and the Gregory L. and Laura K. Massey 2012 Family Trust FBO Gregory Corbin Massey, trusts all of Nashville, Tennessee; to acquire voting shares of Spend Life Wisely Company, Inc. (the "Company"), and thereby indirectly acquire First United Bank and Trust Company (the "Bank"), both of Durant, Oklahoma. Greg Massey was	Newspaper: 10/29/2024 Federal Register: 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 October 5, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period
		<p>previously permitted by the Federal Reserve System to acquire control of voting shares of Company.</p> <p>In addition, Abigail R. Massey, North Pole, Arkansas, as special power holder of the John L. Massey 2003 Exempt Family Trust FBO Abigail R. Massey; Boaz A. Massey, Shawnee, Oklahoma, as special power holder of the John L. Massey 2003 Exempt Family Trust FBO Boaz A. Massey; Charity A. Massey, Shawnee, Oklahoma, as special power holder of the John L. Massey 2003 Exempt Family Trust FBO Charity A. Massey; Dara R. Massey, Shawnee, Oklahoma, as special power holder of the John L. Massey 2003 Exempt Family Trust FBO Dara R. Massey; Elizabeth J. Massey, Celina, Texas, as special power holder of the John L. Massey 2003 Exempt Family Trust FBO Elizabeth J. Massey; Faith S. Massey, Roseburg, Oregon, as special power holder of the John L. Massey 2003 Exempt Family Trust FBO Faith S. Massey; Gabriel J. Massey, Shawnee, Oklahoma, as special power holder of the John L. Massey 2003 Exempt Family Trust FBO Gabriel J. Massey; Isaiah B. Massey, Shawnee, Oklahoma, as special power holder of the John L. Massey 2003 Exempt Family Trust FBO Isaiah B. Massey; John M. Massey, Jr., Shawnee, Oklahoma, as special power holder of the John L. Massey 2003 Exempt Family Trust FBO John M. Massey, Jr.; and Michah N.B. Massey, Shawnee, Oklahoma, as special power holder of the John L. Massey 2003 Exempt Family Trust FBO Micah N. B. Massey; to become members of the Massey Family Group, a group</p>	

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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 October 5, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period
		<p data-bbox="553 331 992 453">acting in concert, to acquire voting shares in the Company, and thereby indirectly acquire voting shares of the Bank.</p> <p data-bbox="553 493 1027 936">Finally, Blake L. Massey, Southaven, Mississippi, individually and as special power holder of the Gregory L and Laura K Massey 2012 Family Trust FBO Blake Massey; and Brooke Massey Chilton, Melissa, Texas, individually and as special power holder of the Gregory L and Laura K Massey 2012 Family Trust FBO Brooke Massey; to become members of the Massey Family Group, a group acting in concert, to retain voting shares in the Company, and thereby indirectly retain voting shares of the Bank.</p>	

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 5, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
YORK HOLDINGS, INC.	Change in Bank Control	<p>Clarkson Lauritzen, as trustee of the previously approved John R. Lauritzen Irrevocable Trust and the Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; to retain voting shares of York Holdings, Inc., Omaha, Nebraska (YHI), and thereby indirectly retain voting shares of York State Bank, York, Nebraska (YSB).</p> <p>In addition, the John R. Lauritzen 1972 Trust f/b/o Margaret L. Dodge and Family, First National Bank of Omaha (FNBO) and Margaret Dodge, co-trustees; and the Elizabeth D. Lauritzen 1972 Trust f/b/o Margaret L. Dodge and Family, FNBO and Margaret Dodge, co-trustees, all of Omaha, Nebraska; to become members of the Lauritzen Family Group, a group acting in concert, to acquire voting shares of YHI, and thereby indirectly acquire voting shares of YSB.</p>	Newspaper: Federal Register:	Not available 10/16/2024

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\* Subject to the provisions of the Community Reinvestment Act

**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.

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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>
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
1836701	ENTERPRISE BK, OMAHA, NEBRASKA	10/23/2023	08/07/2023	S	Int Small Bank
76854	GRAND BK, TULSA, OKLAHOMA	09/02/2024	06/10/2024	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 5, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
LIBERTY CAPITAL BANCSHARES. INC.	* 3A3	Liberty Capital Bancshares, Inc., Addison, Texas, to acquire Southwestern Bancorp, Inc., Boerne, Texas, and thereby indirectly acquire Texas Heritage Bank, both of Boerne, Texas.	Newspaper:	Not available
			Federal Register:	11/06/2024

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\* Subject to the provisions of the Community Reinvestment Act

**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.

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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>
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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending October 5, 2024**

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

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\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

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

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

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

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

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

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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>
3487947	UNIBANK, LYNNWOOD, WASHINGTON	07/05/2024	07/31/2023	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act