



FEDERAL RESERVE RELEASE

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

No. 42 Week ending October 19, 2024

## Board Actions

### Personnel

Legal Division—appointment of Michelle Kapoor as assistant general counsel.

Approved: October 16, 2024

Legal Division—appointment of Joshua Chadwick as assistant general counsel.

Approved: October 16, 2024

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Dallas*

First State Bank, Gainesville, Texas—to establish a branch at 3427 West FM 120, Denison, Texas.

Approved: October 17, 2024

#### *St. Louis*

Peoples Bank of Altenburg, Altenburg, Missouri—to establish a branch at 750 South Perryville Boulevard, Perryville, Missouri.\*

Approved: October 9, 2024

\*Addition

### Bank Holding Companies

#### *Minneapolis*

Bravera Holdings Corp., Dickinson, North Dakota—request by George Ehlis for relief from a commitment involving Bravera Holdings Corp. (formerly known as United Bancor, Ltd.).\*

Granted: October 8, 2024

\*Addition

### Banks, State Member

#### *Dallas*

Charles Schwab Bank, SSB, Westlake, Texas—to make a public welfare investment.\*

Approved: October 7, 2024

\*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 19, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period
CAMDEN	* 3A5	Camden National Corporation, Camden, Newspaper:	Not available
NATIONAL	* 3A3	Maine, to merge with Northway	Federal Register: Not available
CORPORATION		Financial, Inc., North Conway, New Hampshire, and thereby indirectly acquire Northway Bank, Berlin, New Hampshire.	

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\* Subject to the provisions of the Community Reinvestment Act

**District: 1**

**Federal Reserve Bank of Boston**

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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 19, 2024**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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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 19, 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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**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending October 19, 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 19, 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: 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 19, 2024**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SB Financial, Inc.	* 3A1	SB Financial, Inc., Mt. Juliet, Tennessee, to become a bank holding company by acquiring outstanding shares of Southern Bank of Tennessee, Mt. Juliet, Tennessee.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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**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
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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 19, 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 an investment, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
BSB COMMUNITY BANCORPORATION, INC.	Change in Bank Control	Louis James Schweigert, Cuba City, Wisconsin, to acquire the voting shares of BSB Community Bancorporation, Inc. and thereby indirectly control Benton State Bank, both of Benton, Wisconsin.	Newspaper: Federal Register:	Not available Not available
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
FIRST FARMERS BANK & TRUST CO.	* Branch (Domestic)	First Farmers Bank & Trust, Converse, Indiana to establish a branch located at 1511 West South Street, Lebanon, Indiana 46052.	Newspaper: Federal Register:	Not available 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 19, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
TALEN, INC.	Change in Bank Control	The Deborah A. Talen Trust with Deborah A. Talen as trustee, both of Minneapolis Minnesota, to join as a member of the Talen Family Control Group, a group acting in concert, to acquire voting shares of Talen, Inc. and thereby indirectly acquire voting shares of Farmers Savings Bank & Trust, both of Traer, Iowa.	Newspaper:	Not available
			Federal Register:	Not available

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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 19, 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: 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		
3120646	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 19, 2024

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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 11/12/2024

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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

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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 19, 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 19, 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 19, 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 19, 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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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 19, 2024

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>	
LAMAR BANK AND TRUST COMPANY	* Branch (Domestic)	Lamar Bank and Trust Company, Lamar, Missouri, to establish a branch located at 514 West Fourth Street, Lockwood, Missouri.	Newspaper: 11/01/2024 Federal Register: Not applicable

\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 19, 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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\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 19, 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 19, 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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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 19, 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 19, 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 19, 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 19, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas, to establish a branch at 12420 Tillgang Pass, Building 1, Manor, Texas.	Newspaper: Federal Register:	10/25/2024 Not applicable
TEXAS BANC FINANCIAL CORP	Change in Bank Control	The Amy K. Brown 2010 Trust, Billy Francis Knight, as trustee, both of Fort Worth, Texas, Texas; the Molly A. Knight 2010 Trust, Billy Francis Knight, as trustee, both of Fort Worth, Texas; the David A. Knight 2010 Trust, Billy Francis Knight, as trustee, both of Fort Worth, Texas; and the Patrick J Doss 2021 Trust, Billy Francis Knight, as trustee, both of Fort Worth, Texas; to become members of the Doss/Knight Family Group, a group acting in concert, to acquire voting shares of Texas Banc Financial Corp, Fort Worth, Texas, and indirectly, TexasBank, Brownwood, Texas.	Newspaper: Federal Register:	11/08/2024 11/01/2024

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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.

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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 19, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period
BAKER BOYER BANCORP	Change in Bank Control	Notice of Change in Bank Control filed by Megan F. Clubb, Clifford W. Kontos, and Russell S. Colombo, all of Walla Walla, Washington, on behalf of a group of shareholders, acting in concert under a Limited Shareholders Agreement to control approximately 45 percent of the outstanding voting shares of Baker Boyer Bancorp, and thereby to indirectly control Baker Boyer National Bank, both of Walla Walla, Washington.	Newspaper: 11/15/2024 Federal Register: 11/12/2024

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**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.

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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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<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