



FEDERAL RESERVE RELEASE

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

No. 44 Week ending November 2, 2024

Board Actions

Personnel

Division of Information Technology—appointment of Muazzam Ali as deputy associate director.*

Approved: October 20, 2024

*Addition

Division of Reserve Bank Operations and Payment Systems—appointment of Mouneer Ahmad as deputy associate director.

Approved: October 30, 2024

Division of Reserve Bank Operations and Payment Systems—appointment of Kimberly Zaikov as assistant director.*

Approved: October 23, 2024

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 12420 Tillgang Pass, Manor, Texas.

Approved: October 31, 2024

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York—to establish a branch at 850 Park Shore Drive, Naples, Florida.

Approved: November 1, 2024

St. Louis

Chambers Bank, Danville, Arkansas—to establish a branch at 3131 Turtle Creek Boulevard, Dallas, Texas.

Approved: October 30, 2024

Bank Holding Companies

Chicago

Thumb Bancorp., Inc. Employee Stock Ownership Plan and Thumb Bancorp, Inc., both of Pigeon, Michigan—(1) to acquire FSB Interim Bank and Freeland State Bank, both of Freeland, Michigan, and (2) for Thumb Bank & Trust, Pigeon, Michigan, to merge, through its subsidiary, FSB Interim Bank, with Freeland State Bank and thereby establish a branch at 185 East Washington Road, Freeland, Michigan.

Approved: October 28, 2024

Minneapolis

NATCOM Bancshares Inc., Superior, Wisconsin—to merge with Great River Holding Company and thereby indirectly acquire RiverWood Bank, both of Baxter, Minnesota.

Approved: November 1, 2024

Banks, State Member

Secretary

The Northern Trust Company, Chicago, Illinois—to make certain public welfare investments (two requests).

Approved: October 29, 2024

Change in Bank Control

Kansas City

First of Minden Financial Corporation, Minden, Nebraska—Danielle M. Wheeler, Pine Island, Minnesota; Parker C. Ayres, Olathe, Kansas; and Madisyn L. Matthews, Lincoln, Nebraska, to become members of the Ayres Family Control Group, a group acting in concert, to acquire voting shares of First of Minden Financial Corporation and thereby indirectly acquire voting shares of First Bank and Trust Company, Minden, Nebraska.

Permitted: October 29, 2024

Garnett Bancshares, Inc., Garnett, Kansas—Cameron J.W. Cooper, Greeley, Kansas; Carston D. Cooper, Lenexa, Kansas; Kelsey L. Cooper, Prairie Village, Kansas; and Katelin M. Shane, Louisburg, Kansas, to join the Cooper Family Group, a group acting in concert, to acquire additional voting shares of Garnett Bancshares, Inc., and thereby indirectly acquire additional voting shares of Patriots Bank, Garnett, Kansas.

Permitted: November 1, 2024

St. Louis

Campbell Hill Bancshares, Inc., Campbell Hill, Illinois—William A. Richelman, Gregory L. Richelman, Tracy D. Richelman, Shellie R. Astin, Donald L. Richelman, Elaine L. Richelman, and Mark A. Richelman, all of Campbell Hill, Illinois, and Jeffery A. Richelman, Perryville, Missouri, to establish the Richelman Family Control Group, a group acting in concert, to retain voting shares of Campbell Hill Bancshares, Inc., and thereby indirectly retain voting shares of First State Bank of Campbell Hill, Campbell Hill, Illinois.

Permitted: October 28, 2024

Harrell Bancshares, Inc., Camden, Arkansas—Steven Harrell, trustee of the Steven D. Harrell Revocable Trust, Springdale, Missouri; Jonathan W. Harrell, individually and as trustee of the Carter Dunn Harrell Share Trust, Samantha Ginger Harrell Share Trust, Ryan Elise Harrell Share Trust, Tyler Alan Harrell Share Trust, and JH Revocable Trust, Bennett S. Harrell, as trustee of the Bennett S. Harrell Revocable Trust and custodian of certain minor children, Ginger Fischer, and Julie Harrell, all of Rogers, Arkansas; Shannon Harrell Beard, Paris, Texas; and Maxwell Hunter Harrell, Lowell, Arkansas, to establish the Harrell Family Control Group, a group acting in concert, to retain voting shares of Harrell Bancshares, Inc., Camden, Arkansas, and thereby indirectly retain voting shares of Generations Bank, Rogers, Arkansas.

Permitted: October 31, 2024

Extensions of Time

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York—one-year extension of time to acquire additional shares of The Adirondack Trust Company and of 473 Broadway Holding Corporation, both of Saratoga Springs, New York.

Granted: October 31, 2024

Secretary

A.N.B. Holding Company, Ltd., Terrell, Texas—extension to January 25, 2025, to acquire additional shares of The ANB Corporation, Terrell, Texas.

Granted: October 30, 2024

Supervision and Regulation

Director, S&R

Capital One Financial Corporation, McLean, Virginia—to make certain capital distributions under the capital plan rule.

Approved: November 1, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
CAMDEN NATIONAL CORPORATION	* 3A5 * 3A3	Camden National Corporation, Camden, Maine, to merge with Northway Financial, Inc., North Conway, New Hampshire, and thereby indirectly acquire Northway Bank, Berlin, New Hampshire.	Newspaper: 11/14/2024 Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

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

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

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

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

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending November 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAKE SHORE BANCORP INC	Minority Stock Issuance	Lake Shore Bancorp, Inc., Dunkirk, NY, to conduct a minority stock issuance.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
853112	HEARTLAND BK, WHITEHALL, OHIO	12/17/2023	04/11/2022	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending November 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTHERN BANCSHARES (N.C.), INC.	* 3A3 Listed Going Concern	Southern Bancshares (N.C.), Inc., Mount Olive, North Carolina, to acquire up to 19.9% of the outstanding voting securities of Old Point Financial Corporation, Hampton, Virginia, and thereby indirectly acquire interests in The Old Point National Bank of Phoebus, Hampton, Virginia and Old Point Trust & Financial Services, N.A.	Newspaper:	12/02/2024
			Federal Register:	12/04/2024

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District: 5

Federal Reserve Bank of Richmond

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

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- NI = Needs to improve
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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	11/19/2023	06/05/2023	S	Int Small Bank
3567269	SELECT BK, FOREST, VIRGINIA	06/01/2024	04/17/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMERCE BANCORP, INC.	* 3A3	First Commerce Bancorp, Inc., Lewisburg, Tennessee, to acquire outstanding common stock of Peoples Bank of Middle Tennessee, Shelbyville, Tennessee.	Newspaper:	11/30/2024
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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

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- NI = Needs to improve
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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
BACKLUND INVESTMENT CO.	* 3A1	Backlund Investment Co. Employee Stock Ownership Plan to become a bank holding company by acquiring Backlund Investment Co., both of Peoria Heights, Illinois, and thereby indirectly acquire Better Banks, Peoria, Illinois and State Street Bank and Trust Company, Quincy, Illinois.	Newspaper: Federal Register:	12/02/2024 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BACKLUND INVESTMENT CO.	Change in Bank Control	The Consolidated Amendment and Restatement of the Backlund Better Bank Revocable Living Trust and the B.F. Backlund Revocable Trust with Steve E. Backlund as Trustee; the Backlund Family Trust with Steve E. Backlund as Trustee; the Steve E. Backlund Restated Revocable Trust Agreement with Steve E. Backlund as Trustee, all of Peoria Heights, Illinois, the Backlund Investment Co. Employee Stock Ownership Plan and Trust with Steve E. Backlund, Peoria Heights, Tera R. Backlund, Morton, Illinois, James P. Ghiglieri, III, Washington, Illinois, Melissa L. May, Peoria, Illinois, Robert D. Mowrer, Jr., Aledo, Texas, Timothy H. Peterson, Dunlap, Illinois, and H. Scott Smith, Quincy, Illinois, all as trustees, Robert D. Mowrer, Jr., Aledo, Texas, Michael E. Peterson of Peoria, Illinois, Timothy H. Peterson, Dunlap, Illinois, and Helene M. Peterson, Peoria, Illinois, as a group acting in concert, to retain voting shares of 25 percent or more of Backlund Investment Company, Peoria Heights, Illinois, and thereby indirectly retain voting shares of Better Banks, Peoria, Illinois, and State Street Bank and Trust Company, Quincy, Illinois.	Newspaper:	11/22/2024
			Federal Register:	Not available
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:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHOICEONE BANK	* 18C * Branch (Domestic)	ChoiceOne Bank, Sparta, Michigan to merge with The State Bank, Fenton, Michigan, pursuant to section 18c of the Federal Deposit Insurance Act. As a result of the merger, ChoiceOne Bank will establish branches located at: 175 N. Leroy Street, Fenton, Michigan; 8412 Main Street, Birch Run, Michigan; 134 N. First Street, Brighton, Michigan; 12771 Brady Road, Chesaning, Michigan; 31000 Northwestern Highway, Suite 150, Farmington Hills, Michigan; 615 S. Saginaw Street, Flint, Michigan; 1401 E. Hill Road, Grand Blanc, Michigan; 7606 S. Saginaw Street, Grand Blanc, Michigan; 12005 Michigan Avenue, Grass Lake, Michigan; 4043 Grange Hall Road, Holly, Michigan; 107 Main Street, Linden, Michigan; 200 W. State Street, Montrose, Michigan; 201 N. Main Street, Munith, Michigan; 9380 Genesee Street, New Lothrop, Michigan; 218 S. Washington Avenue, Saginaw, Michigan; 15095 Silver Parkway, Fenton, Michigan; 207 S. Saginaw Street, St. Charles, Michigan; 5101 M-106, Stockbridge, Michigan; 7590 Gratiot Road, Saginaw, Michigan; and 18005 Silver Parkway, Fenton, Michigan, pursuant to section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available Not applicable
MUTUAL FEDERAL BANCORP, MHC	* Acquisition	Mutual Federal Bancorp, MHC and Mutual Federal Bancorp, Inc., both of Chicago, Illinois, to acquire Pulaski Savings Bank, Chicago, Illinois.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 2, 2024

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: Federal Register:	Not available 11/12/2024

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District: 7

Federal Reserve Bank of Chicago

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930442	BANK OF PONTIAC, PONTIAC, ILLINOIS	10/25/2024	07/15/2024	S	Int Small Bank
711548	CHELSEA ST BK, CHELSEA, MICHIGAN	06/10/2024	02/26/2024	S	Int Small Bank
502746	COMMUNITY ST BK, AVILLA, INDIANA	06/15/2024	03/04/2024	S	Int Small Bank
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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
433943	WASHINGTON ST BK, WASHINGTON, IOWA	

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending November 2, 2024**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF FAYETTE COUNTY, THE	* Branch (Domestic)	The Bank of Fayette County, Piperton, Tennessee, to establish a branch facility to be located at 1624 U.S. Highway 51 S., Covington, Tennessee.	Newspaper: Federal Register:	11/18/2024 Not applicable
CADENCE BANK	Membership	Cadence Bank, Tupelo, Mississippi, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST BANK	Public Welfare Investment	First Bank, Creve Coeur, Missouri, requests prior approval to make a public welfare investment of \$1,000,000, pursuant to Section 208.22(d) of Regulation H	Newspaper: Federal Register:	Not applicable Not applicable
FIRST BANKERS TRUSTSHARES, INC.	Change in Bank Control	Notice by Phyllis Hofmeister, Quincy, Illinois; Robert Hofmeister, Quincy, Illinois; Kurt Hofmeister, Vero Beach, Florida; William Hofmeister, Quincy, Illinois; Norma Hofmeister, Quincy, Illinois; Jon Hofmeister, Warsaw, Illinois; Jane Wiley, Indianapolis, Indiana; Bruce Wiley, Indianapolis, Indiana; Elizabeth Wiley, Indianapolis, Indiana; and Carson Wiley, Indianapolis, Indiana, to establish the Hofmeister Family Control Group and to retain ten percent or more of the voting shares of First Bankers Trustshares, Inc., and thereby indirectly retain voting shares of First Bankers Trust Company, N.A., both of Quincy, Illinois; Robert Hofmeister, individually, to acquire additional voting shares of First Bankers Trustshares, Inc.	Newspaper: Federal Register:	11/22/2024 11/20/2024
GENERATIONS BANK	Membership	Generations Bank, Rogers, Arkansas, to become a member of the Federal Reserve System	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending November 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
HELENA BANCSHARES, INC.	Change in Bank Control	Notice by The Drake Joint Bank Shares Revocable Trust, Sue Topp Drake and Jackie Doyle Drake as co-trustees, each of Germantown, Tennessee, Jackie Doyle Drake Jr. of Germantown, Tennessee, and Thomas Wooten Drake of Nashville, Tennessee, to establish the Drake Family Control Group to retain voting shares of Helena Bancshares, Inc., and thereby indirectly retain voting shares of Partners Bank, both of Helena, Arkansas.	Newspaper: 11/19/2024 Federal Register: 11/18/2024

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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

Institution	Location	Quarter
NONE		
3120646	PATRIOT BK, MILLINGTON, TENNESSEE	01/23/2022 02/01/2022 S Int Small Bank

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY RESOURCE BANK	* 18C * Branch (Domestic)	Community Resource Bank, Northfield, Minnesota, to merge with 1st United Bank, Faribault, Minnesota, and, incident thereto, establish a branch in Faribault, Minnesota.	Newspaper: Federal Register:	12/04/2024 Not applicable
MINNESOTA COMMUNITY BANCSHARES, INC.	Change in Bank Control	Gigi Otten, Hayward, Minnesota; and the James and Renata MacAlpine Trust, Ord, Nebraska (James MacAlpine and Renata MacAlpine, both of Ord, Nebraska as trustees), to join the Otten Family Shareholder Control Group (Otten Group), a group acting in concert, by retaining voting shares of Minnesota Community Bancshares, Inc., Albert Lea, Minnesota (MCBI), and thereby indirectly retaining voting shares of Arcadian Bank, Hartland, Minnesota. Additionally, the William E. Brush & Bettina A. Brush Trust, North Loup, Nebraska, (William Brush, North Loup, Nebraska, as trustee); and the Harold C. Kermes Trust dated February 4, 2022, Hayward, Minnesota (Harold Kermes, Hayward, Minnesota, as trustee) to join the Otten Group by acquiring voting shares of MCBI, and thereby indirectly acquiring voting shares of Arcadian Bank.	Newspaper: Federal Register:	11/20/2024 11/20/2024

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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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending November 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FIDELITY BANK	* Branch (Domestic)	First Fidelity Bank, Oklahoma City, Oklahoma, to establish a branch located at 13144N. May Avenue, Oklahoma City, Oklahoma.	Newspaper: Federal Register:	Not available Not applicable

* 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.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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
76854	GRAND BK, TULSA, OKLAHOMA	09/02/2024	06/10/2024	S	Int Small Bank
3412417	JONAH BK, CASPER, WYOMING	06/03/2024	03/18/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST LIBERTY BANK	* 18C * Branch (Domestic)	First Liberty Bank, Liberty, Texas, to acquire by merger Pearland State Bank, Pearland, Texas.	Newspaper: Federal Register:	Not available Not applicable
TEXAS REGIONAL BANK	* Branch (Domestic)	Texas Regional Bank, Harlingen, Texas, to establish a branch at 21 Herff Road, Boerne, Texas 78606.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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- SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank
645465	VISTA BK, DALLAS, TEXAS	07/29/2024	04/01/2024	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending November 2, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 12

Federal Reserve Bank of San Francisco

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

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

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

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

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3487947	UNIBANK, LYNNWOOD, WASHINGTON	07/05/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act