



FEDERAL RESERVE RELEASE

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

No. 45 Week ending November 9, 2024

## Board Actions

### Personnel

Division of Financial Management—appointment of Rendell Jones as director and chief financial officer.

Approved: November 7, 2024

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Atlanta*

First Vision Bank of Tennessee, Tullahoma, Tennessee—to establish a branch at 1 Burton Hills Boulevard, Nashville, Tennessee.

Approved: November 5, 2024

#### *Kansas City*

First State Bank Nebraska, Lincoln, Nebraska—to establish a branch at 223 West Fourth Street, Cortland, Nebraska.

Approved: November 8, 2024

### Bank Holding Companies

#### *Atlanta*

First Commerce Bancorp, Inc., Lewisburg, Tennessee—to acquire outstanding common stock of Peoples Bank of Middle Tennessee, Shelbyville, Tennessee.

Withdrawn: November 7, 2024

SB Financial, Inc., Mount Juliet, Tennessee—to become a bank holding company by acquiring outstanding shares of Southern Bank of Tennessee, Mt. Juliet, Tennessee.

Withdrawn: November 5, 2024

#### *Dallas*

Producer Acquisition Corp., Beaumont, Texas—to become a bank holding company by acquiring Powell State Bank, Powell, Texas.

Approved: November 8, 2024

#### *Kansas City*

Stockmens Financial Corporation, Rapid City, South Dakota—to modify certain commitments.

Granted: November 7, 2024

#### *Philadelphia*

ACNB Corporation and ACNB South Acquisition Subsidiary, both of Gettysburg, Pennsylvania—waiver of application to acquire Traditions Bancorp and thereby indirectly acquire Traditions Bank, both of York, Pennsylvania, in connection with the merger of Traditions Bank with and into ACNB Bank, Gettysburg, Pennsylvania.

Granted: November 7, 2024

### Banks, State Member

#### *Dallas*

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

Approved: October 31, 2024

\*Addition

### ***New York***

Manufacturers and Traders Trust Company, Buffalo, New York—to make a public welfare investment.\*

Withdrawn: October 29, 2024

\*Addition

### ***San Francisco***

East West Bank, Pasadena, California—to make a public welfare investment.

Approved: November 5, 2024

### ***St. Louis***

First Horizon Bank, Memphis, Tennessee—to make a public welfare investment.\*

Approved: October 29, 2024

\*Addition

## **Change in Bank Control**

### ***Atlanta***

PB Bancshares, Inc., Clifton, Tennessee—JAG 2024 Exempt Trust and JAG 2024 Non-Exempt Trust, Calvin Thomas Gobbell, as trustee of both trusts, all of Clifton, Tennessee, to become a member of the Gobbell Family Control Group, a group acting in concert, to acquire shares of PB Bancshares, Inc., and thereby indirectly control voting shares of Peoples Bank, Clifton, Tennessee.

Permitted: November 7, 2024

### ***Chicago***

Glenwood Bancorporation, Glenwood, Iowa—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, Glenwood, Iowa.

Permitted: November 7, 2024

Oxford Bank Corporation, Oxford, Michigan—Richard K. Thompson, Sterling Heights, Michigan; Thomas J. Hinsberg, Rochester, Michigan; and Robert A. Clemente, West Bloomfield, Michigan, as individuals; Richard K. Thompson Irrevocable Trust 2022, Troy, Michigan, Thomas J. Hinsberg, Rochester, Michigan, as trustee; OJT Irrevocable Trust, Troy, Michigan, Robert A. Clemente, West Bloomfield, Michigan, as trustee, to retain voting shares of Oxford Bank Corporation and thereby indirectly retain voting shares of Oxford Bank, Oxford, Michigan.

Permitted: November 7, 2024

University Bancorp, Inc., Ann Arbor, Michigan—Stephen Lange Ranzini as trustee of the Stephen Lange Ranzini Inherited IRA, Ann Arbor, Michigan; Stephen Lange Ranzini Inherited IRA, Ann Arbor, Michigan; Joseph Lange Ranzini as trustee of the Joseph Lange Ranzini IRA, Waynesboro, Virginia; Joseph Lange Ranzini IRA, Waynesboro, Virginia; Paul Lange Ranzini, Meunster, Germany; David William Ranzini, Tokyo, Japan; Gregory Paul Ranzini, Wilmington, Delaware; Holly Ann Clare, Atlanta, Georgia; Emily Elizabeth Hu, Washington, D.C.; Jonathan Paul Hu, Princeton, New Jersey; and Abigail Raffaella Hu, Princeton, New Jersey, to join the Ranzini Family Group, a group acting in concert, to retain voting shares of University Bancorp, Inc., and thereby indirectly retain voting shares of University Bank, Ann Arbor, Michigan.

Permitted: November 7, 2024

## **Regulations and Policies**

### ***General Counsel***

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

Approved: November 7, 2024

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

Approved: November 7, 2024

### ***Secretary***

Regulation I (Issue and Cancellation of Federal Reserve Bank Capital Stock)—final rule to apply an inflation adjustment to the asset threshold at which banks are subject to different dividend rates for their Federal Reserve Bank stock.

Approved: November 4, 2024

## **Savings and Loan Holding Companies**

### ***Atlanta***

Magnolia Bancorp, Inc., Metairie, Louisiana—to become a savings and loan holding company by acquiring Mutual Savings and Loan Association, Metairie, Louisiana, in connection with the mutual-to-stock conversion of Mutual Savings and Loan Association.

Approved: November 8, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 9, 2024

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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: Federal Register:	11/14/2024 Not available
CORNERSTONE BANK	* Branch (Domestic) Premises	Cornerstone Bank, Spencer, Massachusetts, to establish a branch located at 1125 Pleasant St, Worcester, Massachusetts 01605.	Newspaper: Federal Register:	Not available Not applicable

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\* Subject to the provisions of the Community Reinvestment Act

**District: 1**

**Federal Reserve Bank of Boston**

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

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

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

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

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

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

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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 November 9, 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: 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 November 9, 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 November 9, 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 November 9, 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 November 9, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
First National Bancshares of Louisiana, Inc.	* 3A1	First National Bancshares of Louisiana, Inc., to become a bank holding company by acquiring First National Bank of Louisiana, both of Crowley, Louisiana.	Newspaper:	12/07/2024
			Federal Register:	12/12/2024
GEORGIA BANKING COMPANY, INC.	* 3A5		Newspaper:	12/06/2024
			Federal Register:	Not available

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**District: 6**

**Federal Reserve Bank of Atlanta**

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353238	CENTRAL ST BK, CALERA, ALABAMA	03/07/2024	09/25/2023	S	Int Small Bank
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank

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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 November 9, 2024

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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
BANK IOWA CORPORATION	Change in Bank Control	Notice by Kathryn Paige Duncan, Lincoln, Nebraska, seeking permission to acquire more than 25 percent of the voting shares of Bank Iowa Corporation, and thereby indirectly retain voting shares of Bank Iowa, both of West Des Moines, Iowa.	Newspaper: Federal Register:	Not available 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: Federal Register:	Not available Not available

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District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 9, 2024

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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

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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**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
433943	WASHINGTON ST BK, WASHINGTON, IOWA	

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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 November 9, 2024**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANKFIRST FINANCIAL SERVICES	* Branch (Domestic)	BankFirst Financial Services, Macon, Mississippi, to establish a branch facility to be located at 11 Newtowne Loop, Hattiesburg, Mississippi.	Newspaper: Federal Register:	11/22/2024 Not applicable
BANKFIRST FINANCIAL SERVICES	* Branch (Domestic)	BankFirst Financial Services, Macon, Mississippi, to establish a branch facility to be located at 403 North Lamar Boulevard, Oxford, Mississippi.	Newspaper: Federal Register:	11/22/2024 Not applicable

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**District: 8**

**Federal Reserve Bank of St. Louis**

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879644	BANK OF ADVANCE, ADVANCE, MISSOURI	11/03/2023	07/24/2023	S	Int Small Bank
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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**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending November 9, 2024**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
REDWOOD FINANCIAL, INC.	Change in Bank Control	Gale M. Hoese, Glencoe, Minnesota; to retain voting shares of Redwood Financial, Inc., and thereby indirectly retain voting shares of HomeTown Bank, both of Redwood Falls, Minnesota.	Newspaper: Federal Register:	Not available Not available

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**District: 9**

**Federal Reserve Bank of Minneapolis**

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

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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 November 9, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
RAWLINS BANKSHARES, INC.	Change in Bank Control	The Dwight H. France Revocable Trust and Candace France, in her capacity as successor trustee, both of Encampment, Wyoming; to retain voting shares of Rawlins Bankshares, Inc., Rawlins, Wyoming (the "company"), and thereby indirectly retain voting shares of Bank of Commerce, Rawlins, Wyoming (the "bank"). In addition, the Candace C. France Revocable Trust and Candace France as trustee, both of Encampment, Wyoming, to acquire voting shares of the company and thereby indirectly acquire voting shares of the bank; and to become members of the France Family Group. Additionally, Natalie France, Nampa, Idaho, Tara France, Katelyn France, and Karsyn France, all of Rawlins, Wyoming; to become members of the France Family Group, a group a group acting in concert, to retain shares of the company, and thereby indirectly retain voting shares of the bank.	Newspaper: Federal Register:	Not available 11/29/2024
STURM FINANCIAL GROUP, INC.	Change in Bank Control	The DLS SFG Marital Trust UTA The Donald L. Sturm Trust dated 4/22/1994, as amended, and its co-trustees, Susan M. Sturm, Stephen F. Sturm, and Emily S. Ehrens, all of Denver, Colorado; to join the Sturm Family Group, a group acting in concert, to retain voting shares of Sturm Financial Group, Inc., and thereby indirectly retain voting shares of ANB Bank, all of Denver, Colorado. Susan M. Sturm, Stephen F. Sturm, and Emily S. Ehrens, all individually, were previously permitted by the Reserve Bank to become members of the Sturm Family Group.	Newspaper: Federal Register:	11/27/2024 11/29/2024

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**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.

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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>
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**

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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 November 9, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period
ATHENS, TX BANCSHARES, INC.	Change in Bank Control	Elizabeth Blynn Austin Walsh and Emily Anne Austin, both of Dallas, Texas; Mary Margaret Austin, Longmont, Colorado; Carole Leigh Austin Mattson, Littleton, Colorado; Michael Austin Neill (as trustee or owner of various family trusts and companies) and MAN Legacy Trust, Michael Austin Neil, as trustee (as general partner of MAN Legacy, Ltd.), both of Athens, Texas; Kathryn Neill Woods (as trustee or owner of various family trusts and companies), Woods Legacy LP (Kathryn Neill Woods, limited partner), and AKA Management, LLC (as general partner of Woods Legacy LP), all of Fort Collins, Colorado; Jane Austin Chapman 2010 Trust, Michael Austin Neill and Kathryn Neill Woods, as co-trustees (as a member of Jane Austin Chapman Management Company, L.C.), Jane Austin Chapman Children's Insurance Trust, Michael Austin Neill, as trustee (as a shareholder and as a member of Jane Austin Chapman Management Company, L.C.), and Jane Austin Chapman 2012 Trust, Michael Austin Neill and Kathryn Neill Woods, as co-trustees, all of Frankston, Texas; and JMC General Partner, L.L.C., Jeff Austin, III, member (as general partner of The Opal Group, LP), Jacksonville, Texas -- to join the Austin/Chapman Family Control Group, a group acting in concert, and to retain voting shares of Athens, TX Bancshares, Inc., and thereby indirectly retain voting shares of First State Bank, both of Athens, Texas. Simultaneously, Jessica Leigh Neill Swinnea, Tyler, Texas, and Austin Kyle Neill, Dallas, Texas -- to join the	Newspaper: Not available Federal Register: Not available

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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 November 9, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period
		Austin/Chapman Family Control Group, a group acting in concert, and to acquire voting shares of Athens, TX Bancshares, Inc., and thereby indirectly acquire voting shares of First State Bank, both of Athens, Texas.	

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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 November 9, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
AUSTIN BANCORP, INC.	Change in Bank Control	Mesa Loan Company of Athens, L.P. (Jeff Austin, III, limited partner), Briarbranch, L.L.C. (as general partner of Mesa Loan Company of Athens L.P.), Martin J. Heines (individually for his own account and as a member of Briarbranch, L.L.C.), and Jennifer Leigh Neill Swinnea, all of Tyler, Texas; JMC General Partner, L.L.C., Jeff Austin, III, member (as general partner of The Opal Group, LP) and Herbert P. Riley Irrevocable Trust (Jeff Austin, III, trustee), both of Jacksonville, Texas; Elizabeth Blynn Austin Walsh, Emily Anne Austin, and Austin Kyle Neill, all of Dallas, Texas; Mary Margaret Austin, Nicholas Austin Vann, and AnnieLaurie Noelle Vann, all of Longmont, Colorado; Carole Leigh Austin Mattson, James Harvey Mattson, Andrew James Mattson, and Lauren Leigh Mattson, all of Littleton, Colorado; Michael Austin Neill (as trustee or owner of various family trusts and companies), MAN Legacy, Ltd., MAN Legacy Trust, Michael Austin Neil, trustee (as general partner of MAN Legacy, Ltd.), and Jennifer Leigh Neill, all of Athens, Texas; Jane Austin Chapman 2010 Trust, Michael Austin Neill and Kathryn Neill Woods, co-trustees (as a member of Jane Austin Chapman Management Company, L.C.), Jane Austin Chapman Children's Insurance Trust, Michael Austin Neill, trustee (as a shareholder and as a member of Jane Austin Chapman Management Company, L.C.), and Jane Austin Chapman 2012 Trust, Michael Austin Neill and Kathryn Neill Woods, co-trustees, all of Frankston, Texas; and Kathryn Neill Woods (as	Newspaper:	Not available
			Federal Register:	Not available

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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 November 9, 2024**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
		trustee or owner of various family trusts and companies), Woods Legacy L.P. (Kathryn Neill Woods, limited partner), AKA Management, LLC (as general partner of Woods Legacy L.P.), Abby Shea Woods, and Aubrey Kate Woods, all of Fort Collins, Colorado -- to join the Austin/Chapman Family Control Group, a group acting in concert, and to retain voting shares of Austin Bancorp, Inc., and thereby indirectly retain voting shares of Austin Bank, Texas National Association, both of Jacksonvill		
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
Jane Austin Chapman Management Company, L.C.	* 3A1	Jane Austin Management Company, L.C., Frankston, Texas – to become a bank holding company by acquiring Austin Bancorp, Inc., and thereby indirectly acquire Austin Bank, Texas National Association, both of Jacksonville, Texas; Athens, TX Bancshares, Inc., and thereby indirectly acquire First State Bank, both of Athens, Texas; and Capital Bancorp, Inc., Jacinto City, Texas, and thereby indirectly acquire Capital Bank, Houston, Texas.	Newspaper: Federal Register:	Not available Not available

\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 9, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
VISTA BANCSHARES, INC.	Change in Bank Control	Retroactive Notice of Change in Bank Control ("Notice") filed by The Kathryn McLaughlin Irrevocable Asset Trust FBO Patricia M. Thomas, Patricia M. Thomas as trustee, Patricia M. Thomas, Harvey I. Thomas, Ryan E. Thomas, Anne A. Thomas and three minor children, all of Granbury, Texas; Justin L. Thomas, Kimberly D. Thomas and three minor children, all of Lipan, Texas; The Kathryn McLaughlin Irrevocable Asset Trust FBO Karyn M. Frist, Karyn M. Frist as trustee, Karyn M. Frist, William H. Frist, Jr., and Bryan E. Frist, all of Nashville, Tennessee; and Jonathan M. Frist, Washington, D.C., to be collectively known as the Thomas-Frist Family Group ("Control Group") a group acting in concert, and thereby retain 10 percent or more of the controlling voting shares of Vista Bancshares, Inc. ("Company") and indirectly Vista Bank ("Bank"), both of Dallas, Texas.	Newspaper:	11/27/2024
			Federal Register:	Not available

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

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- 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 November 9, 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: 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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- 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