



FEDERAL RESERVE RELEASE

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

No. 48 Week ending November 30, 2024

Board Actions

Bank Holding Companies

United Bankshares, Inc., Charleston, West Virginia—(1) to acquire Piedmont Bancorp, Inc., and thereby indirectly acquire The Piedmont Bank, both of Peachtree Corners, Georgia, and (2) for United Bank, Fairfax, Virginia, to merge with The Piedmont Bank and thereby establish and operate branches.
Approved: November 26, 2024

Enforcement

Heartland Tri-State Bank, Elkhart, Kansas—consent order of prohibition against Shan Hanes, a former institution-affiliated party.*
Announced: November 21, 2024
*Addition

Other Actions

Report on the Impact of an International Insurance Capital Standard—approval by the Chair on November 7, 2024, of (1) joint notice of completion of Study and Report to Congress on the Impact on Consumers and Markets in the United States of an International Insurance Capital Standard and (2) request for comment.*
Announced: November 13, 2024
*Addition

Regulations and Policies

Regulatory Review—interagency notice and request for comment on the third in a series of regulations for review under the Economic Growth and Regulatory Paperwork Reduction Act of 1996, to include the categories of rules of procedure, safety and soundness, and securities.
Approved: November 26, 2024

Actions Under Delegated Authority

Bank Holding Companies

Chicago

SolvTrust Financial Corporation, Melrose Park, Illinois—to become a bank holding company by acquiring American Bancorp of Illinois, Oak Brook, Illinois, and thereby indirectly acquire Pan American Bank and Trust, Melrose Park, Illinois.

Approved: November 25, 2024

Dallas

FirstSun Capital Bancorp, Denver, Colorado—to merge with Homestreet, Inc., and thereby indirectly acquire Homestreet Bank, both of Seattle, Washington.*

Withdrawn: November 19, 2024

*Addition

Bank Mergers

Dallas

Sunflower Bank, National Association, Dallas, Texas—to merge with HomeStreet Bank, Seattle, Washington, and to establish branches at the locations of HomeStreet Bank's main office and branches; and upon conversion from a national bank to a state-chartered bank, to retain membership in the Federal Reserve System.*

Withdrawn: November 19, 2024

*Addition

Banks, State Member

New York

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.

Withdrawn: November 26, 2024

Regulations and Policies

Director, S&R

Report to Congress—interagency report on differences in accounting and capital standards among the federal banking agencies as of September 30, 2024.*

Approved: November 21, 2024

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 30, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 1

Federal Reserve Bank of Boston

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

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

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

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

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 30, 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
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

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 30, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 30, 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 30, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
ATLANTIC UNION BANKSHARES CORPORATION	* 3A5 * 18C * Branch (Domestic)	Atlantic Union Bankshares Corporation, Richmond, Virginia, to acquire 100% of the voting securities of Sandy Spring Bancorp, Inc., Olney, Maryland, and thereby indirectly acquire Sandy Spring Bank, Olney, Maryland. In addition, Atlantic Union Bank, Richmond, Virginia, to merge with Sandy Spring Bank and operate Sandy Spring Bank's branches.	Newspaper: 12/25/2024 Federal Register: 01/06/2025

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District: 5

Federal Reserve Bank of Richmond

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- NI = Needs to improve
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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
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 30, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL CITY BANK	* Branch (Domestic)	Capital City Bank, Tallahassee, Florida, to establish a branch located at West Bay Office, 8403 West Bay Parkway, Panama City Beach, Florida, 32413.	Newspaper: Federal Register:	12/16/2024 Not applicable

* Subject to the provisions of the Community Reinvestment Act

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:

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- 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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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 30, 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
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 12/04/2024
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 12/04/2024

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 30, 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
INDEPENDENT BANK	Public Welfare Investment	Independent Bank, Grand Rapids, Michigan request prior approval to make a public welfare investment pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable 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 12/19/2024

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 30, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
OAK FINANCIAL, INC.	Change in Bank Control	The Gabrielse Joint Revocable Trust, Bruce J. Gabrielse and Barbara L. Gabrielse as co-trustees, all of Fitchburg, Wisconsin; the Jack and Denise Gabrielse Revocable Trust, Jack L. Gabrielse and Denise L. Gabrielse as co-trustees, all of Oregon, Wisconsin; and the Gabrielse Joint Revocable Trust, Brian J. Gabrielse and Jennifer K. Gabrielse as co-trustees, all of Madison, Wisconsin, to join the Gabrielse family group as a group acting in concert to retain voting shares of Oak Financial, Inc. and thereby indirectly retain voting shares of Oak Bank, both of Fitchburg, Wisconsin	Newspaper: Federal Register:	12/19/2024 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

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 30, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 8

Federal Reserve Bank of St. Louis

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
466754	BANK OF FAYETTE CTY, PIPERTON, TENNESSEE	11/02/2024	07/22/2024	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
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	12/18/2023	09/05/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 30, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHIPPEWA VALLEY AGENCY, LTD.	Change in Bank Control	Lindsey M. Anderson, individually and as trustee of the Rick H. Gerber-Lindsey Irrevocable Trust, both of Chippewa Falls, WI; Brittney L. Gerber, individually and as trustee of the Rick H. Gerber-Brittany Irrevocable Trust, both of Altoona, WI; and Ryan M. Gerber, individually and as trustee of the Rick H. Gerber-Ryan Irrevocable Trust, both of Hayward, WI; to become members of the Gerber Family Control Group, a group acting in concert, to acquire voting shares of Chippewa Valley, Agency, Ltd, and thereby indirectly acquire voting shares of Chippewa Valley Bank, both of Hayward, WI.	Newspaper: Federal Register:	12/17/2024 Not available
DEERWOOD BANCSHARES, INC.	Change in Bank Control	Victoria L. Holinka, Maple Grove, Minnesota, as Independent trustee, and John R. Spalj, Scottsdale, Arizona, as Family trustee, of the Nicole Spalj 2025 Exempt Trust, the Bianca Spalj 2025 Exempt Trust, and the Chauntel Spalj 2025 Exempt Trust, all of Scottsdale, Arizona; and John Ohlin, Baxter, Minnesota, as trustee of the Nicole Spalj Escrow Trust, the Bianca Spalj Escrow Trust and the Chauntel Spalj Escrow Trust, all of Scottsdale, Arizona; to become members of the Spalj Family Control Group, a group acting in concert, to acquire voting shares of Deerwood Bancshares, Inc., Baxter, Minnesota, and thereby indirectly acquire voting shares of Deerwood Bank, Waite Park, Minnesota. John R. Spalj was previously permitted by the Federal Reserve System to acquire voting shares of Deerwood Bancshares, Inc., and to join the Spalj Family Control Group.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 30, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
ELKTON HOLDING COMPANY	Change in Bank Control	Frederick Hegerfeld, individually and as co-trustee of the Fred and Laura Hegerfeld Trust (FL Trust), both of Elkton, South Dakota; to acquire voting shares of Elkton Holding Company (Holding Company), and thereby indirectly acquire voting shares of BankStar Financial (Bank), both of Elkton, South Dakota. In addition, the Charles Hegerfeld Living Trust, Charles Hegerfeld, as trustee, the FL Trust, Frederick Hegerfeld and Laura Hegerfeld as cotrustees, and the Toni M. Hegerfeld Living Trust, Toni M. Hegerfeld as trustee, all of Elkton, South Dakota; Amanda Lauer, Jackson Hegerfeld, and Mary Harvey, all of Brookings, South Dakota; Katie Kielman, Elizabeth Hegerfeld, and Patricia Hegerfeld, all of Sioux Falls, South Dakota; Megan Hammond, Aurora, South Dakota; Rebecca Jurgens, Avon, South Dakota; Rachel Hegerfeld, Omaha, Nebraska; Anna Marie Erickson, Lakeville, Minnesota; and Susan Davis, Anchorage, Alaska; to join the Hegerfeld Family Group, a group acting in concert, to retain voting shares of Holding Company, and thereby indirectly retain voting shares of Bank. Frederick Hegerfeld and Charles Hegerfeld were previously permitted by the Federal Reserve System to join the Hegerfeld Family Group.	Newspaper:	12/04/2024
			Federal Register:	12/04/2024
REDWOOD FINANCIAL, INC.	Change in Bank Control	Gale M. Hoese, Glencoe, Minnesota; to retain voting shares of Redwood Financial, Inc., Redwood Falls, Minnesota, and thereby indirectly retain voting shares of HomeTown Bank, Carver, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

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District: 9

Federal Reserve Bank of Minneapolis

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 30, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY FIRST BANCSHARES, INC.	Change in Bank Control	The Glenn R. Hamilton Trust dated November 20, 1998, Glenn R. Hamilton as trustee, and Marsha Hamilton, all of Butler, Missouri; each a member of the Hamilton Family Control Group, to acquire 25 percent or more of the shares and thereby control of Community First Bancshares, Inc., and thereby indirectly acquire control of Community First Bank, both of Butler, Missouri.	Newspaper: Federal Register:	Not available 12/17/2024

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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463650	ADAMS B&TC, OGALLALA, NEBRASKA	11/07/2024	08/05/2024	S	Int Small Bank
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

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 30, 2024

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: 11/29/2024 Federal Register: 12/04/2024

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 30, 2024

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.	

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 30, 2024

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 Jessica 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: 11/29/2024 Federal Register: 12/04/2024

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 30, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
		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 Jacksonville	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 30, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL 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 (as a member of Briarbranch, L.L.C.); JMC General Partner, L.L.C. Jeff Austin, III, member (as general partner of The Opal Group, LP), Jacksonville, Texas; Elizabeth Blynn Austin Walsh, Dallas, Texas; Mary Margaret Austin, Longmont, Colorado; Carole Leigh Austin 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., and MAN Legacy Trust, Michael Austin Neil, trustee (as general partner of MAN Legacy, Ltd.), all of Athens, Texas; Kathryn Neill Woods (as trustee or owner of various family trusts and companies), Woods Legacy L.P. (Kathryn Neill Woods, limited partner), and AKA Management, LLC (as general partner of Woods Legacy L.P.), all of Fort Collins, Colorado; 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 -- to join the Austin/Chapman Family Control Group, a group acting in concert, and to retain voting	Newspaper: Federal Register:	Not available 12/04/2024

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 30, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
		shares of Capital Bancorp, Inc., Jacinto City, Texas, and thereby indirectly retain voting shares of Capital Bank, Houston, Texas.	
JANE AUSTIN CHAPMAN LIMITED PARTNERSHIP, L.P.	Change in Bank Control	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.) and Jane Austin Chapman Children's Insurance Trust, Michael Austin Neill, trustee (as a member of Jane Austin Chapman Management Company, L.C.), both of Frankston, Texas; Michael Austin Neill (as trustee of various family trusts), Athens, Texas; Kathryn Neill Woods (as trustee of various family trusts), Fort Collins, Colorado, a group acting in concert - to retain voting shares of Jane Austin Chapman Limited Partnership, L.P., Frankston, Texas, and thereby indirectly retain voting shares of Austin Bancorp, Inc., and its subsidiary bank, Austin Bank, Texas National Association, both of Jacksonville, Texas; Athens, TX Bancshares, Inc., and its subsidiary bank, First State Bank, both of Athens, Texas; and Capital Bancorp, Inc., Jacinto City, Texas, and its subsidiary bank, Capital Bank, Houston, Texas.	Newspaper: 11/29/2024 Federal Register: 12/04/2024

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending November 30, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
Jane Austin Chapman Management Company, L.C.	* 3A1	Jane Austin Chapman 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:	11/29/2024
			Federal Register:	12/19/2024

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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

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

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

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

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

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

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 30, 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.

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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.

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