



FEDERAL RESERVE RELEASE

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

No. 49 Week ending December 7, 2024

## Board Actions

### Forms

FR 1413—to implement the Discrimination Complaint Forms.

Approved: December 2, 2024

FR 2231—initial Board review to extend without revision the Computer-Security Incident Notification.

Approved: December 2, 2024

FR 2320—to discontinue the Quarterly Savings and Loan Holding Company Report.

Approved: December 2, 2024

FR 2510—initial Board review to extend without revision the Report of Institution-to-Aggregate Granular Data on Assets and Liabilities on an Immediate Counterparty Basis.

Approved: December 2, 2024

FR LL-10(e)—initial Board review to extend without revision the Application to Become a Savings and Loan Holding Company or to Acquire a Savings Association or Savings and Loan Holding Company.

Approved: December 2, 2024

FR Y-6, FR Y-7, FR Y-10, and FR Y-10E—final Board review to extend with revision the Structure Reporting and Recordkeeping Requirements for Domestic and Foreign Banking Organizations.

Approved: December 2, 2024

### Regulations and Policies

Account Access Guidelines—technical clarification that the Guidelines Covering Access to Accounts and Services at Federal Reserve Banks apply to excess balance accounts.

Approved: December 5, 2024

BGFRS-25—notice of a modified system of records, BGFRS-25, "FRB--Multi-Rater Feedback Records," which will now be called "FRB--360 Assessment Records."

Approved: December 2, 2024

### Reserve Bank Operations

Federal Reserve Bank of New York—authorization to open a second master account, for customer segregated funds, for Fixed Income Clearing Corporation, consistent with recent amendments to rules of the U.S. Securities and Exchange Commission.

Approved: December 2, 2024

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *St. Louis*

BankFirst Financial Services, Macon, Mississippi—to establish a branch at 403 North Lamar Boulevard, Oxford, Mississippi.

Approved: December 2, 2024

BankFirst Financial Services, Macon, Mississippi—to establish a branch at 11 Newtowne Loop, Hattiesburg, Mississippi.

Approved: December 2, 2024

### Bank Holding Companies

#### *Boston*

Eagle Bancorp, MHC, Everett, Massachusetts—to become a bank holding company by acquiring Eagle Bank, Everett, Massachusetts.

Approved: December 5, 2024

#### *Cleveland*

Farmers National Banc Corp., Canfield, Ohio—to acquire the assets of Crest Retirement Advisors, LLC, Dublin, Ohio, a going concern that proposes to engage in consulting services specific to corporate and organization retirement plans pursuant to section 225.28(b)(9)(C)(ii) of Regulation Y.

Approved: December 5, 2024

SB Financial Group Inc., Defiance, Ohio—to acquire Marblehead Bancorp and thereby indirectly acquire The Marblehead Bank, both of Marblehead, Ohio.

Approved: December 6, 2024

#### *General Counsel*

Murphy-Wall Bancorp, Inc., Pinckneyville, Illinois—waiver of the application to acquire Oakdale Interim Bank, Pinckneyville, Illinois, in connection with the merger of Oakdale State Bank, Oakdale, Illinois, with and into Murphy-Wall State Bank and Trust Company, Pinckneyville, Illinois.\*

Granted: November 25, 2024

\*Addition

#### *St. Louis*

Security Bancshares, Inc., Paris, Tennessee—waiver of application to merge with Bancshares of Ripley, Inc., and thereby acquire Bank of Ripley, both of Ripley, Tennessee, in connection with the merger of Bank of Ripley with and into Security Bank and Trust Company, Paris, Tennessee.

Granted: December 5, 2024

### Bank Mergers

#### *Cleveland*

The State Bank and Trust Company, Defiance, Ohio—to merge with The Marblehead Bank, Marblehead, Ohio, and thereby acquire the branches of The Marblehead Bank.

Approved: December 6, 2024

## **Banks, State Member**

### ***San Francisco***

Western Alliance Bank, Phoenix, Arizona—to make four public welfare investments.

Approved: December 3, 2024

## **Change in Bank Control**

### ***Chicago***

AJJ Bancorp, Inc., Coralville, Iowa—the Johnson 2024 Dynasty Trust, Milwaukee, Wisconsin, with Greg Johnson, Solon, Iowa, and Peter J. Wilder, Pewaukee, Wisconsin, as co-trustees, and Abby Johnson, Solon, Iowa, as Grantor, and Abby Johnson, Solon, Iowa, to join the Johnson Family Control Group, a group acting in concert, to acquire voting shares of AJJ Bancorp, Inc., and thereby indirectly acquire voting shares of Central State Bank, Coralville, Iowa.

Permitted: December 5, 2024

First State Bank of Porter, Porter, Indiana—the James D. Ruge Revocable Trust Dated 3/28/2013, Beverly Shores, Indiana, with James Ruge as trustee, Beverly Shores, Indiana; Thomas Ruge, Monrovia, Indiana; The First State Bank of Porter as Custodian FBO Thomas R. Ruge IRA, Thomas Ruge as beneficiary, both of Monrovia, Indiana; the Kathleen Scott Family Wealth Trust Dated 11/22/2016, Fairport, New York, with Kathleen Scott, Fairport, New York, as trustee; the Ruge Trust Dated 6/01/2016, Burns Harbor, Indiana, with Dawn Ruge, Burns Harbor, Indiana, as trustee; Jacqueline Ruge-Perkins, Chesterton, Indiana; Ana Ruge-Rodela, Elgin, Illinois; Celina Clements, Mooresville, Indiana; Margaret McLaughlin, Andover, Massachusetts; Pamela Strudas, Chesterton, Indiana; Dawn Hernandez, Naples, Florida; the Michael and Suzanne Mahaffey Revocable Trust Dated 1/21/2022, Porter, Indiana, with Michael Mahaffey and Suzanne Mahaffey as trustees, both of Porter, Indiana; and Roy Krizek of Beverly Shores, Indiana, to retain voting shares of the First State Bank of Porter.

Permitted: December 3, 2024

Western Illinois Bancshares, Inc., Monmouth, Illinois—the Andrew A. Black Living Trust, dated June 21, 2019, Andrew A. Black and Lesa A. Black, as co-trustees, all of Princeville, Illinois; Kay I. German Revocable Trust, Kay I. German, both of Chillicothe, Illinois, and Andrew A. Black, Princeville, Illinois, as co-trustees; William M. German Revocable Trust, dated November 7, 1994, William M. German, both of Chillicothe, Illinois, and Andrew A. Black, Princeville, Illinois, as co-trustees; Charles L. German and Kathryn J. German, both of Marco Island, Florida; Kathleen A. Messersmith Declaration of Trust, dated March 18, 2005, Kathleen A. Messersmith, as trustee, both of Princeville, Illinois; Julie K. Wilson, Sugar Grove, Illinois; and Beth A. Kurtz, Chillicothe, Illinois, each a member of the German Family Control Group, a group acting in concert, to acquire voting shares of Western Illinois Bancshares, Inc., and thereby indirectly acquire voting shares of Midwest Bank, Monmouth, Illinois, and Princeville State Bank, Princeville, Illinois.

Permitted: December 5, 2024

***Kansas City***

Citizens Bancshares, Inc., Employee Stock Ownership Plan (ESOP), Edmond, Oklahoma—Cynthia Hendershot, Edmond, Oklahoma, to acquire control of voting shares of Citizens Bancshares, Inc. (Bancshares), Edmond, Oklahoma, by becoming a co-trustee of the Citizens Bancshares, Inc., ESOP, which controls Bancshares and thereby indirectly controls The Citizens Bank of Edmond, Edmond, Oklahoma.\*

Permitted: November 25, 2024

\*Addition

First Fidelity Bancorp, Inc., Oklahoma City, Oklahoma—Theodore Elam, Oklahoma City, Oklahoma, to acquire voting shares of First Fidelity Bancorp, Inc., and thereby indirectly acquire voting shares of First Fidelity Bank, Oklahoma City, Oklahoma, in his capacity as co-trustee of the Caroline L. Cameron 2005 GSTE Trust, the Liza A. Cameron 2005 GSTE Trust, the Claire J. Cameron 2005 GSTE Trust, and the Camellia Cameron 2005 GSTE Trust, all of Oklahoma City, Oklahoma (collectively, the Separated Lynda L. Cameron Family Trusts). In addition, the William Cameron Legacy Trust, Oklahoma City, Oklahoma, Brian Raftery, Westfield, New Jersey, as trustee, and the Separated Lynda L. Cameron Family Trusts to join the Cameron Family Group, a group acting in concert, to acquire voting shares of First Fidelity Bancorp, Inc., and thereby indirectly acquire voting shares of First Fidelity Bank. Theodore Elam was previously permitted by the Federal Reserve System to become a member of the Cameron Family Group.

Permitted: December 2, 2024

**Membership*****St. Louis***

The Citizens National Bank of Lebanon, Lebanon, Kentucky—to retain membership in the Federal Reserve System following its conversion to a state-chartered bank.

Approved: December 4, 2024

**Regulations and Policies*****General Counsel***

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

Approved: December 6, 2024

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

Approved: December 6, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 7, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period
LIBERTY BANK	* 3A1	Application by Liberty Financial Corporation to become a bank holding company by acquiring 100 percent of the voting shares of Liberty Bank, both of Middletown, Connecticut, pursuant to sections 3(a)(1) of the Bank Holding Company Act of 1956, as amended.	Newspaper: 01/06/2025 Federal Register: Not available

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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 December 7, 2024**

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

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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 December 7, 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**

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
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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>
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 December 7, 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**

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.

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- 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>
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 December 7, 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**

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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- 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>
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 December 7, 2024

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Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCO DE CREDITO DEL PERU	Branch/Agency/CLC	Application by Banco de Credito del Peru to establish an international branch office via the conversion of its existing agency located in Coral Gables, Florida.	Newspaper: Federal Register:	01/06/2025 Not applicable

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\* Subject to the provisions of the Community Reinvestment Act



**District: 6**

**Federal Reserve Bank of Atlanta**

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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- 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>
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 December 7, 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, to acquire the voting shares of Bank Iowa Corporation, and thereby indirectly acquire the voting shares of Bank Iowa, both of West Des Moines, Iowa.	Newspaper: Federal Register:	12/01/2024 12/04/2024
BUSEY BANK	Public Welfare Investment	Busey Bank, Champaign, Illinois, request prior approval 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: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 7, 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 12/19/2024

\* Subject to the provisions of the Community Reinvestment Act

**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 December 7, 2024**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
WARREN BANK AND TRUST COMPANY	Change in Bank Control	Notice by Thomas Marion Frazer, Warren, Arkansas, to acquire additional voting shares of Warren Bank and Trust Company, Warren, Arkansas.	Newspaper:	12/28/2024
			Federal Register:	12/23/2024

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**District: 8**

**Federal Reserve Bank of St. Louis**

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.

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

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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>
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**

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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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 7, 2024

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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

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending December 7, 2024**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
OPPORTUNITY BANK OF MONTANA	* Branch (Domestic)	Opportunity Bank, Helena, Montana, to establish a branch at 2215 W. Broadway, Missoula, Montana	Newspaper: Federal Register:	12/15/2024 Not applicable
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: Federal Register:	Not available Not available

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\* Subject to the provisions of the Community Reinvestment Act



**District: 9**

**Federal Reserve Bank of Minneapolis**

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

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

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

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

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

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

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
613156	FIRST MT BK, MISSOULA, MONTANA	06/23/2024	09/11/2023	S	Int Small Bank
823656	FIRST ST BK SOUTHWEST, PIPESTONE, MINNESOTA	03/18/2024	08/14/2023	O	Int Small Bank
685676	OPPORTUNITY BK OF MT, HELENA, MONTANA	04/29/2024	10/24/2022	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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

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\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 7, 2024

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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
WHITCORP FINANCIAL COMPANY	Change in Bank Control	The Clay G. Whitham Trust No. 4, Elizabeth Whitham, as trustee, and Brian G. Wurst, as trustee, all of Lamar, Colorado, and Travis Whitham, Denver, Colorado, as trust director; the Stewart Whitham Trust No. 4 and Jane Whitham as trustee, all of Leoti, Kansas, Brian G. Wurst as trustee, and Clay Whitham, Lamar, Colorado, as trust director; the Whitham 2024 Descendants Trust and Barth Whitham as trustee, all of Morrison, Colorado, to become members of the Whitham Family Control Group, a group acting in concert, to acquire 25 percent or more of the voting shares of Whitcorp Financial Company, Leoti, Kansas, and thereby indirectly acquire voting shares of Western State Bank, Garden City, Kansas, and Frontier Bank, Lamar, Colorado. Brian G. Wurst in his roles as trustee to acquire 25 percent or more of the voting shares of Whitcorp Financial Company. Brian G. Wurst, Clay Whitham, and Barth Whitham have been previously permitted by the Federal Reserve System to acquire control of voting shares of the Whitcorp Financial Company and are currently members of the Whitham Family Control Group.	Newspaper: Federal Register:	Not available 12/30/2024

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

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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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- 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>
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**

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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 December 7, 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: 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
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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>
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 December 7, 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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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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

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

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

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**CRA Examinations scheduled for Quarter of**

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

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\* Subject to the provisions of the Community Reinvestment Act