

FEDERAL RESERVE RELEASE

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

No. 20 Week ending May 18, 2024

Board Actions

Bank Holding Companies

Capital One Financial Corporation, McLean, Virginia—(1) interagency notice of public meeting to be held virtually on July 19, 2024, on the proposal to acquire Discover Financial Services, Riverwoods, Illinois, and thereby indirectly acquire Discover Bank, Greenwood, Delaware, as well as certain nonbanking subsidiaries of Discover Financial Services that are engaged in activities closely related to banking, and (2) extension of the public comment period on the proposal through July 24, 2024.

Approved: May 14, 2024

Regulations and Policies

Bank Policy Institute—petition for rulemaking.*

Denied: May 3, 2024

*Addition

Creative Investment Research—petition for rulemaking.*

Denied: May 3, 2024

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

Thumb Bank & Trust, Pigeon, Michigan—to establish a branch at 5536 Main Street, Lexington, Michigan.

Approved: May 17, 2024

Bank Holding Companies

Chicago

First Financial Corporation, Terre Haute, Indiana—(1) to acquire control of a newly formed subsidiary, FFB Interim Bank NA, Dayton, Tennessee, and (2) to acquire control of SimplyBank, Dayton, Tennessee, following the merger of FFB Interim Bank NA with and into SimplyBank, with SimplyBank as the surviving bank.

Approved: May 16, 2024

St. Louis

Drew Bancshares, Inc., Monticello, Arkansas—waiver of application to merge with Bradley Bancshares, Inc., and thereby indirectly acquire First State Bank of Warren, both of Warren, Arkansas, in connection with the merger of First State Bank of Warren with and into Commercial Bank & Trust Company, Monticello, Arkansas.

Worthcello, Arkarisas.

Granted: May 14, 2024

Bank Mergers

Atlanta

Commercial Bank, Harrogate, Tennessee—to merge with Alliance Bank & Trust Company, Gastonia, North Carolina, and thereby establish branches.

Approved: May 15, 2024

St. Louis

Commercial Bank & Trust Company, Monticello, Arkansas—to merge with First State Bank of Warren, Warren, Arkansas, and retain the acquired facilities as branches.

Approved: May 14, 2024

Banks, State Member

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York—to make a public welfare investment. Approved: May 14, 2024

Change in Bank Control

Kansas City

Commerce Financial Company, Duncan, Oklahoma—Too Many Investors, LLC, and Dallen Jon (D.J.) Hogstad, both of Comanche, Oklahoma, to become members of the Hogstad Control Group, a group acting in concert, to retain voting shares of Commerce Financial Company and thereby indirectly retain voting shares of Bank of Commerce, Duncan, Oklahoma.

Permitted: May 14, 2024

Pinnacle Bancorp, Inc., Omaha, Nebraska—PBI Trust 35, Thomas S. Dinsdale, as trustee, both of Grand Island, Nebraska, to become members of the Dinsdale Family Group, a group acting in concert, to retain voting shares of Pinnacle Bancorp, Inc., and thereby indirectly retain shares of Pinnacle Bank, Lincoln, Nebraska; Pinnacle Bank, Fort Worth, Texas; Pinnacle Bank-Wyoming, Cody, Wyoming; and Bank of Colorado, Fort Collins, Colorado.

Permitted: May 15, 2024

Minneapolis

Cattail Bancshares, Inc., Atwater, Minnesota—Keith Markwardt, Buffalo, Minnesota, and Daniel Spiller, Minneapolis, Minnesota, to become co-trustees of the Ella Elizabeth Meyerson 2008 Irrevocable GST Trust dated December 22, 2008, Atwater, Minnesota, which is a member of the Meyerson Family Control Group, a group acting in concert, to acquire voting shares of Cattail Bancshares, Inc., and thereby indirectly acquire voting shares of Harvest Bank, Kimball, Minnesota, and Citizens State Bank of Waverly, Inc., Waverly, Minnesota.

Permitted: May 17, 2024

Secretary

LBT Bancshares, Inc., Litchfield, Illinois—Daniel D. Fleming Trust, dated October 17, 1997, Daniel D. Fleming, trustee, Carlinville, Illinois; The William D. Fleming Revocable Trust, William D. Fleming, trustee, Litchfield, Illinois; The Andrew W. Fleming Trust, Andrew W. Fleming, trustee, Litchfield, Illinois; Bailey D. Fleming Living Trust, Bailey D. Fleming, trustee, Litchfield, Illinois; The Eaden Fleming Trust, Eaden Danae Nellyn Fleming, trustee, Mt. Olive, Illinois; The Jacob W. Fleming Trust, Jacob W. Fleming, trustee, Litchfield, Illinois; Daniel D. Fleming, Carlinville, Illinois; Jacob W. Fleming, Litchfield, Illinois; William David Fleming, Litchfield, Illinois; Delia R. Fleming, UTMA, Andrew W. Fleming, Custodian, Litchfield, Illinois; Luke A. Fleming, UTMA, Andrew W. Fleming, Custodian, Litchfield, Illinois; Max J. Fleming, UTMA, Jacob W. Fleming, Custodian, Litchfield, Illinois; Miles J. Fleming, UTMA, Jacob W. Fleming, Custodian, Litchfield, Illinois, as a group acting in concert, to retain voting shares of LBT Bancshares, Inc., and thereby indirectly retain voting shares of Bank & Trust Company, Litchfield, Illinois, and Security Bancshares, Inc., and Security National Bank, both of Witt, Illinois.

Permitted: May 13, 2024

Forms

Director, MA

Deposit Reporting Threshold—annual assessment, with the concurrence of the General Counsel, of the deposit reporting threshold for 2024 for the Weekly Report of Deposits (FR 2900).

Approved: May 15, 2024

Federal Reserve Bank of Boston

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

^{*} Subject to the provisions of the Community Reinvestment Act

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
1008674	READING CO-OP BK, READING, MASSACHUSETTS	02/11/2024	07/31/2023	S	Int Small Bank

Institution	Location	Quarter
NONE		

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of New York

Filer	Filing Type	Filing Proposal	End of Comment Peri	od
HANOVER BANCORP, INC.	* 3A1	Hanover Bancorp, Inc., Mineola, New York (a Maryland corporation), to become a bank holding company by acquiring Hanover Bancorp, Inc., Mineola, New York (a New York corporation) and Hanover Community Bank, Garden City Park, New York, pursuant to Section 3(a)(1) of the BHC Act, as part of re-incorporation of Hanover Bancorp, Inc.	Newspaper: Federal Register:	06/09/2024 06/27/2024

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of New York

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
645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	09/28/2023	12/05/2022	S	Int Small Bank

Institution	Location	Quarter
NONE		

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Philadelphia

Filer	Filing Type	Filing Proposal	End of Comment Peri	iod
ORRSTOWN BANK	* 18C	Peoples Bank, A Codorus Valley Company, York, PA, to merge with and into Orrstown Bank, Shippensburg, PA, pursuant to Section 18c of the FDI Act.	Newspaper: Federal Register:	Not available Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

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

S = Satisfactory

NONE

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
NONE					
CRA Examir	nations scheduled for Qu	uarter of			
Institution		Loca	tion	Q	uarter

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Cleveland

Filer	Filing Type	Filing Proposal	End of Comment Peri	iod
WHITAKER BANK, INC	* Branch (Domestic	Application by Whitaker Bank, Lexington, KY to establish a branch office at 100, May Blvd, Danville, Kentucky, 40422	Newspaper: Federal Register:	05/22/2024 Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

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.

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
853112	HEARTLAND BK, WHITEHALL, OHIO	12/17/2023	04/11/2022	0	Int Small Bank

Institution	Location	Quarter
NONE		

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Richmond

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

^{*} Subject to the provisions of the Community Reinvestment Act

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.

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
886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	11/19/2023	06/05/2023	S	Int Small Bank
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	S	Int Small Bank

Institution	Location	Quarter
NONE		

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Atlanta

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
HEART OF GEORGIA BANCSHARES, INC.	Change in Bank Control	D. Alan Thigpen, Vidalia, Georgia, an existing member of the Thigpen Family Group, to retain voting shares of Heart of Georgia Bancshares, Inc., Vidalia, Georgia, and thereby indirectly retain voting shares of Mount Vernon Bank, Mount Vernon, Georgia and Bank of Lumber City, Lumber City, Georgia.	Newspaper: Federal Register:	06/11/2024 06/05/2024

^{*} Subject to the provisions of the Community Reinvestment Act

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.

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
353238	CENTRAL ST BK, CALERA, ALABAMA	03/07/2024	09/25/2023	S	Int Small Bank
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank
479839	TENNESSEE ST BK, PIGEON FORGE, TENNESSEE	10/29/2023	06/12/2023	S	Int Small Bank

Institution	Location	Quarter
NONE		

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
BANK IOWA CORPORATION	Change in Bank Control	Notice by Kathryn Paige Duncan, John Robert Duncan, D. Todd Duncan, Clara Summers Stokes Sukovaty, Amelia Stokes, Kathryn Duncan, the Summers Stokes Irrevocable Trust, Union Bank & Trust, as trustee, and Clara Summers Stokes Sukovaty, as beneficiary, the Amelia Stokes Irrevocable Trust, Union Bank & Trust, as trustee, and Amelia Stokes, as beneficiary, and a Minor Child's Irrevocable Trust, Union Bank & Trust, as trustee; all of Lincoln, Nebraska; Carol Dianne Thomas and Drew Duncan Thomas, both of Miami, Florida; Brian Sean Thomas, London, United Kingdom; Blake Alan Thomas, Omaha, Nebraska; lan Duncan Thompson, Los Angeles, California; and Dr. Eric Michael Thompson, Chicago, Illinois; a group acting in concert, to form the Duncan Family Control Group to form the Duncan Family Control Group to retain voting shares of Bank lowa Corporation, and thereby indirectly retain voting shares of Bank lowa, both of West Des Moines, Iowa.	Federal Register:	Not available 05/15/2024
BANK IOWA CORPORATION	Change in Bank Control	Notice by J. Bradley Barr, Gold Canyon, Arizona, individually and as trustee of each of the J. Bradley Barr Trust, the Harrison D. Clanton Trust and the Drew M. Clanton Trust, all of Gold Canyon, Arizona; a group acting in concert to form the Barr Family Control Group to retain 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

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

Filer	Filing Type	Filing Proposal	End of Comment Peri	od
GREENFIELD BANCORPORATIO N, LTD.	Change in Bank Control	The Jim and Peggy Scott Trust, James L. Scott and Peggy A. Scott as cotrustees, all of Fontanelle, Iowa; together with, Brad A. Lydon and Jana F. Lydon, both of Fontanelle, Iowa; and Jessica C. Christensen and Joshua J. Christensen, both of Greenfield, Iowa, together as a group acting in concert, to retain control of the voting share of Greenfield Bancorporation, Ltd, Greenfield, Iowa and thereby indirectly control Union State Bank, Greenfield, Iowa.	Newspaper: Federal Register:	Not available 03/19/2024
SJS 1993 Irrev Dynasty Trust & 1993 LT Dynasty Trust	* Unitary Formation	The Scott J. Seligman 1993 Long Term Irrevocable Dynasty Trust and the Scott J. Seligman 1993 Irrevocable Dynasty Trust, both of Sioux Falls, South Dakota Harry S. Stern, San Francisco, California, as trustee; to register as savings and loan holdings companies and retain shares of Sterling Bancorp, Inc., and thereby retain shares of Sterling Bank and Trust, FSB, both of Southfield, Michigan.	Federal Register:	Not available Not available
SOUTH STORY BANK & TRUST	* 3A1	South Story Bancshares, Inc., Slater, Iowa, intends to apply to the Federal Reserve Board for permission to form a bank holding company and intends to acquire control of South Story Bank & Trust, Slater, Iowa.	Newspaper: Federal Register:	Not available Not available

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Chicago

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
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
2958972	NORTHSTAR BK, BAD AXE, MICHIGAN	07/10/2023	02/06/2023	S	Int Small Bank
448040	OXFORD BK, OXFORD, MICHIGA	N02/16/2024	05/15/2023	S	Int Small Bank
695349	TRI-COUNTY BK, BROWN CITY, MICHIGAN	04/06/2024	08/14/2023	S	Int Small Bank

Institution	Location	Quarter
NONE		

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of St. Louis

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
DREW BANCSHARES, INC.	Waiver	Drew Bancshares, Inc., Monticello, Arkansas, requests a waiver from filing an application to merge with Bradley Bancshares, Inc., Warren, Arkansas; and simultaneously merge First State Bank of Warren, Warren, Arkansas, with and into Commercial Bank & Trust Company, Monticello, Arkansas.	r oderar register.	Not applicable Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

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.

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
879644	BANK OF ADVANCE, ADVANCE, MISSOURI	11/03/2023	07/24/2023	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
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	12/18/2023	09/05/2023	S	Int Small Bank

Institution		Location	n		Quarter
NONE					
49241	ARKANSAS	U9/Z3/ZUZ3	00/03/2023	<u>.</u>	іні энтан рапк

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Minneapolis

Filer	Filing Type	Filing Proposal	End of Comment Peri	iod
COMMERCIAL HOLDING COMPANY	Change in Bank Control	The Jill M. Frei Family Trust, Dakota Dunes, South Dakota; to join the Frei Family Group, a group acting in concert to retain voting shares of Commercial Holding Company, and thereby indirectly retain voting shares of Commercial State Bank of Wagner, both of Wagner, South Dakota. Michael L. Frei, the investment director of the Jill M. Frei Family Trust, was previously approved to control the voting shares held by the trust.		Not available Not available
WNB HOLDING COMPANY	Listed DeNovo	WNB Holding Company, Winona, Minnesota, proposes to engage de novo in making loans and other extensions of credit.	Newspaper: PFederal Register:	Not applicable Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

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.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
823656	FIRST ST BK SOUTHWEST, PIPESTONE, MINNESOTA	03/18/2024	08/14/2023	0	Int Small Bank
685676	OPPORTUNITY BK OF MT, HELENA, MONTANA	04/29/2024	10/24/2022	0	Int Small Bank

Institution	Location	Quarter
NONE		

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Kansas City

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
One America Bancorp, Inc.	* 3A1	One America Bancorp, Inc., Dallas, Texas, to become a bank holding company through the acquisition of The Hopeton State Bank, Hopeton, Oklahoma.	Newspaper: Federal Register:	Not available 06/20/2024

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Kansas City

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/07/2024	08/14/2023	S	Int Small Bank
482053	CITIZENS ST BK, WISNER, NEBRASKA	04/29/2024	02/12/2024	S	Int Small Bank
1836701	ENTERPRISE BK, OMAHA, NEBRASKA	10/23/2023	08/07/2023	S	Int Small Bank
285852	FIRST OPTION BK, OSAWATOMIE, KANSAS	06/16/2023	03/06/2023	S	Int Small Bank
554857	FIVE POINTS BK, GRAND ISLA NFBRASKA	ND, 06/10/2023	03/13/2023	0	Int Small Bank

Institution	Location	Quarter
NONE		

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of Dallas

Filer	Filing Type	Filing Proposal	End of Comment Peri	iod
FROST BANK	* Branch (Domestic	Frost Bank, San Antonio, Texas, to establish a branch at 7101 E. William Cannon Drive, Austin, Texas.	Newspaper: Federal Register:	Not available Not applicable
ORIGIN BANK	* Branch (Domestic)	Origin Bank, Choudrant, Louisiana to establish a branch located at 212 Racetrack Road, Fort Walton Beach, Okaloosa County, Florida 32547	Newspaper: Federal Register:	05/27/2024 Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

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

Institution	Location	Quarter
NONE		

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of San Francisco

Filer	Filing Type	Filing Proposal	End of Comment Per	iod
COMMUNITY BANCSHARES, INC.	Change in Bank Control	Change in Bank Control Notice filed by Krystal Burge, Kingman, Arizona, individually; Everett Burge, Kingman, Arizona, individually; The Burge Living Trust Dated September 28, 1994, Krystal Burge and Everett Burge, Trustees, Kingman, Arizona; Amber Kay Burge, Kingman, Arizona; Chad Everett Burge, Prescott, Arizona; Everett Burge Dynasty Trust, Krystal Burge and Everett Burge, Trustees, Kingman, Arizona; Aaron Dean Dynasty, LLC, Krystal Burge and Everett Burge, Managing Directors, Kingman, Arizona; Tiffany Rae Zee Burge or Tiffany Oder, Paradise Valley, Arizona; Mark Peterson, Paradise Valley, Arizona, individually; Kara Peterson, Paradise Valley, Arizona, individually; The M & K Peterson Living Trust Dated November 17, 1998 and Any Amendments Thereto, Mark T. Peterson and Kara E. Peterson, Trustees, Paradise Valley, Arizona; and The Kara Peterson Dynasty Trust, Mark T. Peterson and Kara E. Peterson, Trustees, Paradise Valley, Arizona; together, the Burge-Peterson Family Control Group, a group acting in concert; to acquire additional voting shares of Community Bancshares, Inc., and thereby indirectly acquire voting shares of Mission Bank, both of Kingman, Arizona.		Not available 05/14/2024
WESTERN ALLIANCE BANK	Public Welfare Investment	Western Alliance Bank, Phoenix, Arizona, proposes to make, via its wholly owned subsidiary, WA PWI, LLC, a public welfare investment of \$29.2 million in R4 San Jose Housing Partners III, LP.		Not applicable Not applicable

^{*} Subject to the provisions of the Community Reinvestment Act

Federal Reserve Bank of San Francisco

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

Institution	Location	Quarter
NONE		

^{*} Subject to the provisions of the Community Reinvestment Act