



FEDERAL RESERVE RELEASE

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

No. 36 Week ending September 7, 2024

Board Actions

Enforcement

First Interstate Bank, Billings, Montana—consent order of assessment of a civil money penalty pursuant to the National Flood Insurance Act.

Announced: September 4, 2024

United Texas Bank, Dallas, Texas—issuance of a consent cease-and-desist order.

Announced: September 4, 2024

Other Actions

Discount Window and Intraday Credit—request for information and comment on questions related to the operational aspects of Federal Reserve Bank extensions of discount window and intraday credit.

Approved: September 3, 2024

Supervision and Regulation

Stress Tests—(1) modification of the stress capital buffer requirement for The Goldman Sachs Group, Inc., in response to its request for reconsideration, and (2) recommendation to staff to explore potential revisions and refinements to inform continuing improvements in the stress testing methodology.*

Approved: August 22, 2024

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Secretary

Bank of Buffalo, Buffalo, Kentucky—to establish a branch at 2798 North Jackson Highway, Canmer, Kentucky.

Approved: September 3, 2024

St. Louis

Armor Bank, Forrest City, Arkansas—to establish a branch at 16107 Chenal Parkway, Little Rock, Arkansas.

Approved: September 4, 2024

Bank Holding Companies

Chicago

AmeriNational Community Services, LLC, Albert Lea, Minnesota—to become a bank holding company by acquiring all of the outstanding voting shares of Northwest Bancorporation of Illinois, Inc., and thereby indirectly acquiring First Bank and Trust Company of Illinois, both of Palatine, Illinois, and to engage in certain loan servicing, draw processing, loss mitigation, asset management, underwriting, and compliance monitoring activities pursuant to section 225.28 of Regulation Y, including sections 225.28(b)(1), (b)(2)(vi), and (b)(12)(ii).*

Approved: August 29, 2024

*Addition

Minneapolis

Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota—to acquire voting shares of Security State Bank Holding Company and thereby indirectly acquire voting shares of Bank Forward, both of Fargo, North Dakota.

Approved: September 4, 2024

Change in Bank Control

Kansas City

The Farmers Realty Company, Brush, Colorado—Richard W. Robirds, Sterling, Colorado, as co-trustee with Farmers State Bank of Brush, Brush, Colorado, of the Testamentary Trust created by the Last Will and Testament of Alonzo Petteys, Deceased, Dated 8/21/1964, and the Robert A. Petteys Trust, to acquire voting shares of The Farmers Realty Company and thereby indirectly acquire shares of Equitable Savings and Loan Association, Sterling, Colorado. In addition, Judith A. Gunnon, Rochester, Minnesota, as trustee of the Judith A. Gunnon Trust; Carol J. Tomasini, Kittredge, Colorado; Julia A. Casto, Boxford, Massachusetts; Christian R. Gunnon, Maple Grove, Minnesota; John A. Gunnon, Rochester, Minnesota; Cynthia C. Sprenger, Auburn, Washington; Leslie Petteys, Huntington, West Virginia, as trustee of the Petteys Family Trust FBO Leslie Petteys, and Tom Petteys, Sheridan, Colorado, as trustee of the Petteys Family Trust FBO Tom Petteys, to retain shares of The Farmers Realty Company and join the Petteys Family Control Group.

Permitted: September 6, 2024

First Pioneer Bank Corp., Brush, Colorado—Richard Robirds, Sterling, Colorado, as co-trustee with Farmers State Bank of Brush, Brush, Colorado, of the Testamentary Trust created by the Last Will and Testament of Alonzo Petteys, Deceased, Dated 8/21/1964, the Robert A. Petteys Trust, and the Alonzo & Anna Petteys Children's Trust FBO Robert A. Petteys, to acquire voting shares of First Pioneer Bank Corp. and thereby indirectly acquire voting shares of The Farmers State Bank of Brush, Brush, Colorado, and First Pioneer National Bank, Wray, Colorado. In addition, Judith A. Gunnon, Rochester, Minnesota, as trustee of the Judith A. Gunnon Trust; Carol J. Tomasini, Kittredge, Colorado; A. Donald Tomasini, Kittredge, Colorado; Julia A. Casto, Boxford, Massachusetts; Christian R. Gunnon, Maple Grove, Minnesota; John A. Gunnon, Rochester, Minnesota; Cynthia C. Sprenger, Auburn, Washington; Leslie Petteys, Huntington, West Virginia, as trustee of the Petteys Family Trust FBO of Leslie Petteys; and Tom Petteys, Sheridan, Colorado, as trustee of the Petteys Family Trust FBO Tom Petteys, to retain voting shares of First Pioneer Bank Corp. and join the Petteys Family Control Group.

Permitted: September 6, 2024

PBT Bancshares, Inc., McPherson, Kansas—Andrew Hoffman Legacy Trust dated January 3, 2022, Peoples Bank and Trust Company as trustee, Wise & Reber L.C. as trust protector, Andrew Hoffman as voting beneficiary, all of McPherson, Kansas; Caleb Houghton Legacy Trust dated January 3, 2022, Peoples Bank and Trust Company as trustee, Wise & Reber L.C. as trust protector, Caleb Houghton as voting beneficiary, all of McPherson, Kansas; Hannah Nesbitt Legacy Trust dated January 3, 2022, Peoples Bank and Trust Company as trustee, Wise & Reber L.C. as trust protector, all of McPherson, Kansas, and Hannah Nesbitt, Andover, Kansas, as voting beneficiary; and Paige Moore Legacy Trust dated January 3, 2022, Peoples Bank and Trust Company as trustee, Wise & Reber L.C. as trust protector, all of McPherson, Kansas, and Paige Moore, Wichita, Kansas, as voting beneficiary; to join the Houghton Family Group, a group acting in concert, to retain the voting shares of PBT Bancshares, Inc., and thereby indirectly retain voting shares of Peoples Bank and Trust Company.

Permitted: September 6, 2024

Sundance Bankshares, Inc., Sundance, Wyoming—Schloredt Family Revocable Trust and Jett Schloredt, as co-trustee with Dolly Schloredt, all of Sundance, Wyoming, to become members of the Richard Durfee Family Control Group, a group acting in concert, to acquire voting shares of Sundance Bankshares, Inc., and thereby indirectly acquire voting shares of Sundance State Bank, Sundance, Wyoming. Dolly Schloredt was previously permitted by the Federal Reserve System to control the voting shares of Sundance Bankshares, Inc., and Sundance State Bank.

Permitted: September 4, 2024

Minneapolis

215 Holding Co., Minneapolis, Minnesota—Colleen Short Lucke, Edina, Minnesota; Kevin Short, Hudson, Wisconsin; and Elizabeth Short, University Heights, Ohio; each individually and as trustee of one or more Short family trusts; to retain voting shares of 215 Holding Co. (Company) and thereby indirectly retain voting shares of Liberty Financial Services, Inc., and Liberty National Bank, both of Sioux City, Iowa; First Farmers & Merchants National Bank, Luverne, Minnesota; First Farmers & Merchants National Bank, Fairmont, Minnesota; First Farmers & Merchants State Bank, Brownsdale, Minnesota; First Farmers & Merchants State Bank of Grand Meadow, Grand Meadow, Minnesota; and First Farmers & Merchants Bank, Cannon Falls, Minnesota (together, the Subsidiaries). Additionally, the Robert M. Short Revocable Trust, Minneapolis, Minnesota (trustees Brian Short, St. Paul, Minnesota; Marianne Short, St. Paul, Minnesota; and Colleen Short Lucke) to join the Short family shareholder group and to retain voting shares of Company and thereby indirectly retain voting shares of the Subsidiaries.

Permitted: September 6, 2024

International Operations

Secretary

Huntington National Bank, Columbus, Ohio—notice under 12 CFR 211.9(f) for Huntington Bank International, Inc., Columbus, Ohio, to make an investment in Huntington Commercial Finance New Zealand, LTD, Auckland, New Zealand.

Reviewed and no objection: September 6, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 7, 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 September 7, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF NOVA SCOTIA, THE	* 3A3	The Bank of Nova Scotia, Toronto, Canada; to acquire up to 14.99 percent of the voting securities of KeyCorp, and thereby indirectly acquire voting securities of KeyBank National Association, both of Cleveland, Ohio.	Newspaper: Federal Register:	10/05/2024 10/15/2024
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

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	09/28/2023	12/05/2022	S	Int Small Bank
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 September 7, 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 September 7, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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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
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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
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 September 7, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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

- O = Outstanding
- S = Satisfactory
- 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
886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	11/19/2023	06/05/2023	S	Int Small Bank
3567269	SELECT BK, FOREST, VIRGINIA	06/01/2024	04/17/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 7, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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

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
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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
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

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 September 7, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
HERKY HAWK FINANCIAL CORP.	Change in Bank Control	Daniel R. Kumley Revocable Trust with Daniel R. Kumley as trustee, both of Mount Vernon, Iowa, and Matthew Kumley Revocable Trust with Matthew Kumley as trustee, both of Monticello, Iowa to join the Audrey Savage Control Group, a group acting in concert, to retain voting shares of Herky Hawk Financial Corp, and thereby indirectly retain voting shares of Citizens State Bank, both of Monticello, Iowa.	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

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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
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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
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
982348	IOWA ST BK, HULL, IOWA	07/21/2024	04/01/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 7, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
HARRELL BANCSHARES, INC.	Change in Bank Control	Notice by Steven Harrell, trustee of the Steven D. Harrell Revocable Trust, Springdale, Missouri; Jonathan W. Harrell, individually and as trustee of the Carter Dunn Harrell Share Trust, Samantha Ginger Harrell Share Trust, Ryan Elise Harrell Share Trust, Tyler Alan Harrell Share Trust, and JH Revocable Trust, Bennett S. Harrell, as trustee of the Bennett S. Harrell Revocable Trust and custodian of certain minors, Ginger Fischer, and Julie Harrell, all of Rogers, Arkansas; Shannon Harrell Beard, Paris, Texas; and Maxwell Hunter Harrell, Lowell, Arkansas, to establish the Harrell Family Control Group, a group acting in concert, to retain voting shares of Harrell Bancshares, Inc., Camden, Arkansas, and thereby indirectly retain voting shares of Generations Bank, Rogers, Arkansas	Newspaper:	09/21/2024
			Federal Register:	09/25/2024

* Subject to the provisions of the Community Reinvestment Act

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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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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
49241	RELYANCE BK, WHITE HALL, ARKANSAS	09/23/2023 06/05/2023 S Int Small Bank

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 7, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLAYTON BANKSHARES, INC.	Change in Bank Control	Dennis J. Vogel, La Crosse, Wisconsin, to join the Bosshard Family Group, a group acting in concert; to retain voting shares of Clayton Bankshares, Inc., and thereby indirectly retain voting shares of Citizens State Bank of La Crosse, both of La Crosse, Wisconsin.	Newspaper: Federal Register:	Not available Not available
LAKE CENTRAL FINANCIAL, INC.	Change in Bank Control	Bruns Family Trust, Shirley Bruns, as trustee, both of Annandale, Minnesota, to join the Bruns Family Control Group, a group acting in concert, by retaining voting shares of Lake Central Financial, Inc., and thereby indirectly retaining voting shares of Lake Central Bank, both of Annandale, Minnesota.	Newspaper: Federal Register:	Not available 09/23/2024
PILLAR BANK	* Branch (Domestic)	Pillar Bank, Baldwin, Wisconsin, to establish a branch facility to be located at 1080 Cornwall Ave, Amery, Wisconsin, 54001.	Newspaper: Federal Register:	09/18/2024 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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- NI = Needs to improve
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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 September 7, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST OF MINDEN FINANCIAL CORPORATION	Change in Bank Control	Danielle M. Wheeler, Pine Island, Minnesota; Parker C. Ayres, Olathe, Kansas; and Madisyn L. Matthews, Lincoln, Nebraska, to acquire voting shares of First of Minden Financial Corporation, and thereby indirectly acquire voting shares of First Bank and Trust Company, all of Minden, Nebraska, and be approved as members of the Ayres Family group acting in concert.	Newspaper: Federal Register:	Not available 09/30/2024
GARNETT BANCSHARES, INC.	Change in Bank Control	Cameron J.W. Cooper, Greeley, Kansas; Carston D. Cooper, Lenexa, Kansas; Kelsey L. Cooper, Prairie Village, Kansas; and Katelin M. Shane, Louisburg, Kansas, to retain and acquire additional voting shares of Garnett Bancshares, Inc., Garnett, Kansas, and thereby indirectly retain and acquire additional voting shares of Patriots Bank, Garnett, Kansas, and to join the Cooper Family Group, a group acting in concert.	Newspaper: Federal Register:	Not available 10/01/2024

District: 10

Federal Reserve Bank of Kansas City

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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
1836701	ENTERPRISE BK, OMAHA, NEBRASKA	10/23/2023	08/07/2023	S	Int Small Bank
3412417	JONAH BK, CASPER, WYOMING	06/03/2024	03/18/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 7, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas, to establish a branch at 18530 W. Airport Blvd., Richmond, Texas.	Newspaper: Federal Register:	09/11/2024 Not applicable
Producer Acquisition Corp.	* 3A1	Producer Acquisition Corp., Beaumont, Texas, to become a bank holding company by acquiring Powell State Bank, Powell, Texas	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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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 September 7, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMONWEALTH BUSINESS BANK	* Branch (Domestic)	Commonwealth Business Bank, Los Angeles, California, to establish a new branch office at 1 Bridge Plaza, Suite 655, Fort Lee, New Jersey.	Newspaper:	Not available
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

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

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

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

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

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

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

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act