



FEDERAL RESERVE RELEASE

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

No. 38 Week ending September 21, 2024

Board Actions

Enforcement

Community Bankshares, Inc., LaGrange, Georgia—written agreement dated September 16, 2009, terminated September 11, 2024.

Announced: September 19, 2024

Actions Under Delegated Authority

Bank Holding Companies

Dallas

Integrity Bancorp, Inc., Houston, Texas—to become a bank holding company by acquiring Integrity Bank SSB (in organization), Houston, Texas.

Approved: September 19, 2024

Kansas City

Antelope Bancshares, Inc., Elgin, Nebraska—to engage in extending credit and servicing loans pursuant to section 225.28(b)(1) of Regulation Y.

Approved: September 18, 2024

Banner County Ban Corporation Employee Stock Ownership Plan and Trust, Harrisburg, Nebraska—to acquire voting shares of Banner County Ban Corporation and thereby indirectly acquire additional voting shares of Banner Capital Bank, both of Harrisburg, Nebraska.

Approved: September 19, 2024

Banks, State Member

Atlanta

Regions Bank, Birmingham, Alabama—to make a public welfare investment.

Approved: September 20, 2024

Change in Bank Control

New York

New York Community Bancorp, Inc., Hicksville, New York—Liberty Strategic Capital (CEN) Holdings, LLC; Liberty 77 Fund L.P.; Liberty 77 Fund International L.P.; Liberty 77 Capital GenPar L.P.; Liberty 77 Capital UGP L.L.C.; Liberty 77 Capital L.P., as the investment manager of Liberty Strategic Capital (CEN) Holdings, LLC; Liberty 77 Capital Partners L.P., the general partner of Liberty 77 Capital L.P.; Liberty Capital L.L.C., the general partner of Liberty 77 Capital Partners L.P.; STM Partners LLC, which indirectly controls Liberty Strategic Capital (CEN) Holdings, LLC, and Liberty 77 Capital L.P.; The Steven T. Mnuchin Revocable Trust, Steven T. Mnuchin, as trustee, the President of STM Partners LLC, and managing partner of Liberty 77 Capital L.P., all of Washington, D.C.; The Steven Mnuchin Dynasty Trust I, Riverside, Connecticut; and The Steven Mnuchin 2007 Family Trust, Washington, Connecticut; each individually and to become members of the Liberty Control Group, a group acting in concert, to acquire voting shares of New York Community Bancorp, Inc., and thereby indirectly acquire voting shares of Flagstar Bank, National Association, Hicksville, New York. In addition, Charles Dowling, Riverside, Connecticut, as trustee of The Steven Mnuchin Dynasty Trust I, and Alan Mnuchin, Washington, Connecticut, as trustee of The Steven Mnuchin 2007 Family Trust, to acquire control of voting shares of New York Community Bancorp, Inc., as members of the Liberty Control Group.

Permitted: September 20, 2024

San Francisco

Montecito Bancorp, Santa Barbara, California—Steven C. Zola, trustee of the MBC Trust u/a/d April 1, 2017, Santa Barbara, California; to become a member of a control group comprised of the MBC Trust, Santa Barbara, California; Michelle Konoske, Santa Barbara, California; and Joshua Rabinowitz, Santa Barbara, California; as trustees of the MBC Trust, to acquire voting shares of Montecito Bancorp and thereby indirectly acquire voting shares of Montecito Bank & Trust, Santa Barbara, California.

Permitted: September 19, 2024

St. Louis

Campbell Hill Bancshares, Inc., Campbell Hill, Illinois—Gary D. Misselhorn Trust, Gary D. Misselhorn and Barbara A. Misselhorn as co-trustees, Gary D. Misselhorn, individually, all of Campbell Hill, Illinois; Hilary Sternberg, Redbud, Illinois; and Clint E. Misselhorn, Carterville, Illinois; to establish the Misselhorn Family Control Group, a group acting in concert, to retain voting shares of Campbell Hill Bancshares, Inc., and thereby indirectly retain voting shares of First State Bank of Campbell Hill, Campbell Hill, Illinois.

Permitted: September 18, 2024

Membership

Dallas

Integrity Bank SSB (a de novo savings bank), Houston, Texas—to become a member of the Federal Reserve System.

Approved: September 19, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 21, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
BRATTLEBORO SAVINGS & LOAN ASSOCIATION	Public Welfare Investment	Brattleboro Savings & Loan Association, Brattleboro, Vermont, requests prior approval to make a public welfare investment of \$1.22 million in 47 Flat Street Limited Partnership, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Not applicable Federal Register: Not applicable
BRATTLEBORO SAVINGS & LOAN ASSOCIATION	Public Welfare Investment	Brattleboro Savings & Loan Association, Brattleboro, Vermont, requests prior approval to make a public welfare investment of \$469.24 thousand in 47 Flat Street Limited Partnership, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Not applicable Federal Register: Not applicable

* 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.

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 21, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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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		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 21, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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3603961	VICTORY BK, LIMERICK, PENNSYLVANIA	06/14/2024	07/10/2023	S	Int Small Bank

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 21, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS GUARANTY FINANCIAL CORPORATION	Change in Bank Control	Interagency Notice of Change in Bank Control filed by Larry T. Clark, Danville, Kentucky, as successor trustee of the John M. St. Clair, Jr. Trust dated January 16, 2006, for permission to retain 100% of the shares and thereby control Citizens Guaranty Financial Corporation, Irvine, Kentucky, and indirectly control Citizens Guaranty Bank, Richmond, Kentucky	Newspaper: Federal Register:	10/15/2024 Not available

District: 4

Federal Reserve Bank of Cleveland

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

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 21, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF AMERICA, NATIONAL ASSOCIATION	Investment	Bank of America, National Association, Charlotte, North Carolina, provides prior notice of its intent to invest in Bank of America Europe Designated Activity Company, Dublin, Ireland, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:	
Varn Financial Corporation	* 3A1	Varn Financial Corporation, Ehrhardt, South Carolina, to become a bank holding company through the acquisition of 100% of the voting securities of Enterprise Bank of South Carolina, Ehrhardt, South Carolina.	Newspaper: Federal Register:	Not available 10/23/2024

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District: 5

Federal Reserve Bank of Richmond

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

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 21, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANCORP, INC.	Change in Bank Control	Anchor Bank Irrevocable Trust, Coral Gables Florida, with Guido E. Hinojosa Cardoso as the sole trustee, to acquire voting shares of Anchor Bancorp Inc. and indirectly acquire voting shares of Anchor Bank, both of Palm Beach Gardens, Florida.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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353238	CENTRAL ST BK, CALERA, ALABAMA	03/07/2024	09/25/2023	S	Int Small Bank
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank
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 21, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
AGCOM HOLDINGS, INC.	Change in Bank Control	Notice by Bradley C. Hanson, Sioux Falls, SD, to acquire voting shares of AgCom Holdings, Inc., Maxwell, Iowa and thereby indirectly acquire control of Maxwell State Bank, Maxwell, Iowa.	Newspaper: Federal Register:	Not available 10/09/2024
ARBOR BANCORP, INC.	Change in Bank Control	Notice by William C. Martin 2024 Grantor Retained Annuity Trust, with William C. Martin as trustee, both of Ann Arbor, Michigan, to join the Martin Family Control Group and acquire voting shares of Arbor Bancorp, Inc. and indirectly acquire voting shares of Bank of Ann Arbor, both of Ann Arbor, Michigan.	Newspaper: Federal Register:	Not available 06/21/2024
ARBOR BANCORP, INC.	Change in Bank Control	The Michael Carl Martin BAA Irrevocable Trust, Ann Arbor, Michigan with Michael Carl Martin, Ann Arbor, Michigan as Trustee and Tye J. Klooster, Orland Park, Illinois as Trust Protector; and the William Seth Martin BAA Irrevocable Trust, Ann Arbor, Michigan with William Seth Martin, Wilmette, Illinois as Trustee and Tye J. Klooster, Orland Park, Illinois as Trust Protector, intend to join the Martin Family Control Group and acquire voting shares of Arbor Bancorp, Inc., and thereby indirectly acquire voting shares of Bank of Ann Arbor, both of Ann Arbor, Michigan.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 21, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
GLENWOOD BANCORPORATIO N	Change in Bank Control	Notice by Grant Dean, Glenwood, Iowa, together with the John C. Dean Grandchildren's Trust, Grant Dean and Larry W. Winum as co-trustees; the Carol C. Dean Grandchildren's Trust, Grant Dean and Larry W. Winum as co-trustees; and the Larry W. Winum Revocable Trust, Larry W. Winum as trustee, all of Glenwood, Iowa; as a group acting in concert, to retain voting shares of Glenwood Bancorporation, and thereby indirectly retain voting shares of Glenwood State Bank, both of Glenwood, Iowa.	Newspaper: Federal Register:	Not available 10/15/2024
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 09/19/2024
OLD O'BRIEN BANC SHARES, INC.	Change in Bank Control	The Johnson 2024 Dynasty Trust, Milwaukee, Wisconsin, with Darin Johnson, Sutherland, Iowa, and Peter J. Wilder, Pewaukee, Wisconsin, as co-trustees and Jenny Johnson, Sutherland, Iowa as Grantor, and Jenny Johnson, Sutherland, Iowa to join the Johnson Family Control Group to acquire voting shares of Old O'Brien Banc Shares, Inc., Sutherland, Iowa. and indirectly acquire voting shares of Security State Bank, Sutherland, Iowa.	Newspaper: Federal Register:	Not available 10/15/2024

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 21, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
SCOTT BANCSHARES, INC.	Change in Bank Control	Gregory S. Jeffers, Urbana, Illinois; Tod A. Jeffers, Bethany, Illinois; Natalie A. Jeffers, Bethany, Illinois; Kathryn G. Jeffers, Bethany, Illinois; Joseph T. Jeffers, Bethany, Illinois; and Karen A. Jeffers, Bethany, Illinois, as members of the Jeffers Family Group, a group acting in concert, to retain 25 percent or more of shares of Scott Bancshares, Inc. and thereby indirectly control Scott State Bank, both of Bethany, Illinois.	Newspaper: Federal Register:	09/30/2024 10/11/2024
STERLING BANCORP, INC.	Change in Bank Control	J. Thomas MacFarlane, Bloomfield, Michigan, as trustee of the K.I.S.S. Dynasty Trust No. 9 (dated December 28, 2023), Sioux Falls, South Dakota, to retain control of voting shares of Sterling Bancorp, Inc. ("Bancorp"), and thereby indirectly retain control of voting shares of Sterling Bank and Trust, FSB ("Bank"), both of Southfield, Michigan. In addition, J. Thomas MacFarlane, to become trustee of 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, and acquire control of additional voting shares of Bancorp and thereby indirectly acquire control of voting shares of Bank.	Newspaper: Federal Register:	Not available Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 21, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNIVERSITY BANCORP, INC.	Change in Bank Control	Notice by Stephen Lange Ranzini as trustee of the Stephen Lange Ranzini Inherited IRA, Ann Arbor, Michigan; Stephen Lange Ranzini Inherited IRA, Ann Arbor, Michigan; Joseph Lange Ranzini as trustee of the Joseph Lange Ranzini IRA, Waynesboro, Virginia; Joseph Lange Ranzini IRA, Waynesboro, Virginia; Paul Lange Ranzini of Meunster, Germany; David William Ranzini of Tokyo, Japan; Gregory Paul Ranzini of Wilmington, Delaware; Holly Ann Clare of Atlanta, Georgia; Emily Elizabeth Hu of Washington, District of Columbia; Jonathan Paul Hu of Princeton, New Jersey; and Abigail Raffaella Hu of Princeton, New Jersey, to join the Ranzini Family Group, to retain control of 25 percent or more of the voting shares of University Bancorp, Inc. and thereby indirectly acquire control of University Bank, both of Ann Arbor, Michigan.	Newspaper:	10/08/2024
			Federal Register:	10/09/2024

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District: 7

Federal Reserve Bank of Chicago

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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 21, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
DECATUR COUNTY BANK	* Branch (Domestic)	Decatur County Bank, Decaturville, Tennessee, to establish a branch facility to be located at 7505 Capital Drive, Germantown, Tennessee.	Newspaper: Federal Register:	10/18/2024 Not applicable
MA BANK	* Branch (Domestic)	MA Bank, Macon, Missouri, to establish a branch facility to be located at 2022 North Baltimore Street, Kirksville, Missouri.	Newspaper: Federal Register:	10/04/2024 Not applicable
PEOPLES BANK OF ALTENBURG	* Branch (Domestic)	Peoples Bank of Altenburg, Altenburg, Missouri, to establish a branch facility to be located at 750 South Perryville Boulevard, Perryville, Missouri.	Newspaper: Federal Register:	10/04/2024 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 21, 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 09/23/2024
STEARNS FINANCIAL SERVICES, INC.	Change in Bank Control	Barrett Doss, Los Angeles, California; to join the Skalicky Family Group, a group acting in concert, to acquire voting shares of Stearns Financial Services, Inc., Saint Cloud, Minnesota, and thereby indirectly acquire voting shares of Stearns Bank National Association, Saint Cloud, Minnesota, and Stearns Bank of Upsala, National Association, Upsala, Minnesota.	Newspaper: Federal Register:	Not available Not available

District: 9

Federal Reserve Bank of Minneapolis

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 21, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
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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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
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 21, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas, to establish a branch at 19019 IH 35, Kyle, Texas.	Newspaper: Federal Register:	09/26/2024 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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

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

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

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

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank
645465	VISTA BK, DALLAS, TEXAS	07/29/2024	04/01/2024	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending September 21, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
PACIFIC PREMIER BANK	Public Welfare Investment	Pacific Premier Bank, Irvine, California, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper:	Not applicable
			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.

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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
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