



FEDERAL RESERVE RELEASE

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

No. 39 Week ending September 28, 2024

Board Actions

Forms

FR 1400—initial Board review to extend with revision the Procurement Solicitation Package.

Approved: September 25, 2024

FR 1401—initial Board review to extend with revision the Application Form for Membership on the Community Advisory Council.

Approved: September 25, 2024

FR 2052a—initial Board review to extend without revision the Complex Institution Liquidity Monitoring Report.

Approved: September 27, 2024

FR 2420—initial Board review to extend with revision the Report of Selected Money Market Rates.

Approved: September 25, 2024

FR 3052—initial Board review to extend without revision the Supervisory and Regulatory Survey.

Approved: September 27, 2024

FR 3075—initial Board review to extend without revision the Policy Impact Survey.

Approved: September 27, 2024

FR 4001—initial Board review to extend without revision the Domestic Branch Application.

Approved: September 27, 2024

FR 4029—final Board review to extend without revision the Interagency Guidance on Managing Compliance and Reputation Risks for Reverse Mortgage Products.

Approved: September 25, 2024

FR Y-8—initial Board review to extend without revision the Holding Company Report of Insured Depository Institutions' Section 23A Transactions with Affiliates.

Approved: September 27, 2024

FR Y-9 and FR Y-14A/Q/M—initial Board review (1) to extend with revision the Financial Statements for Holding Companies (FR Y-9) and (2) to revise without extension the Capital Assessments and Stress Testing Reports (FR Y-14A/Q/M).

Approved: September 27, 2024

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

Iowa State Bank and Trust Company, Fairfield, Iowa—to establish a branch at 603 East Maple Street, Centerville, Iowa.

Approved: September 25, 2024

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 18530 West Airport Boulevard, Richmond, Texas.

Approved: September 27, 2024

Bank Holding Companies

Atlanta

Lowndes Bancshares, Inc., Valdosta, Georgia—to merge with FMB Bancshares, Inc., and therefore indirectly acquire Farmers and Merchants Bank, both of Lakeland, Georgia.

Approved: September 26, 2024

Chicago

FBBT Holdings, Inc., San Francisco, California—to become a bank holding company by acquiring State Bank of Nauvoo, Nauvoo, Illinois.

Withdrawn: September 27, 2024

Greenfield Bancorporation, Ltd., Greenfield, Iowa—waiver of application to acquire Exchange State Bank, Adair, Iowa, in connection with the merger of Exchange State Bank with and into Union State Bank, Greenfield, Iowa.

Granted: September 25, 2024

Cleveland

The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania—to engage in community development activities up to 15 percent of total consolidated capital and surplus pursuant to section 225.28(b)(12) of the Board's Regulation Y.

Approved: September 27, 2024

Director, S&R

First Citizens BancShares, Inc., Raleigh, North Carolina—request to redeem certain subordinated debt.

Granted: September 26, 2024

Secretary

North Valley Bancshares, Inc., and Northern Valley Bank, both of Zanesville, Ohio—to acquire Commodore Financial Network, Inc., and thereby indirectly acquire Commodore Bank, both of Somerset, Ohio.

Approved: September 25, 2024

St. Louis

Farmers Bancorp, Inc., Blytheville, Arkansas—waiver of application to acquire Piggott Bankstock, Inc., Piggott, Arkansas, in connection with the merger of Piggott State Bank, Piggott, Arkansas, with and into Farmers Bank and Trust Company, Blytheville, Arkansas.

Granted: September 26, 2024

Bank Mergers

St. Louis

Farmers Bank and Trust Company, Blytheville, Arkansas—to merge with Piggott State Bank, Piggott, Arkansas, and thereby establish branches at the locations of Piggott State Bank's main office and branches.

Approved: September 26, 2024

Banks, State Member

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York—to retain certain public welfare investments.*

Approved: September 20, 2024

*Addition

Change in Bank Control

Dallas

Perryton Bancshares, Inc., Perryton, Texas—The Tim Tregellas Trust—Perryton Bancshares Trust S, Tim Tregellas, as trustee, Aledo, Texas; and The William Mac Tregellas Trust—Perryton Bancshares Trust S, William Mac Tregellas, as trustee, Perryton, Texas; to join the Tregellas Family Group, a group acting in concert, to acquire voting shares of Perryton Bancshares, Inc., and thereby indirectly acquire voting shares of The Perryton National Bank, Perryton, Texas. In addition, Chad Tregellas, Aledo, Texas; Tiffany Tregellas, Fort Worth, Texas; and William Seth Tregellas, Perryton, Texas; to join the Tregellas Family Group, to retain voting shares of Perryton Bancshares, Inc.

Permitted: September 27, 2024

St. Louis

Campbell Hill Bancshares, Inc., Campbell Hill, Illinois—The Edward C. Knop & Barbara B. Knop Living Trust, Edward C. Knop and Barbara B. Knop, trustees, all of Clifton, Illinois; James E. Knop, Ely, Minnesota; Mary R. Knop Patterson, Williamsburg, Virginia; and John C. Knop, Apple Valley, Minnesota; to establish the Knop 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 27, 2024

Membership

Kansas City

First United Bank and Trust, Durant, Oklahoma—to become a member of the Federal Reserve System.

Approved: September 25, 2024

Supervision and Regulation

Director, S&R

UBS Americas Holding LLC, New York, New York—to make capital distributions under the capital plan rule.

Approved: September 26, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 28, 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 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

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3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	08/18/2024	01/16/2024	NI	Int Small Bank
722816	SOLVAY BK, SOLVAY, NEW YORK	02/04/2024	06/26/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 28, 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
GENOA BANKING COMPANY, THE	Premises	The Genoa Banking Company, Genoa, Ohio requests permission to exceed its limit of investment in premises pursuant to Sections 208.21 of Regulation H and 24A of the Federal Reserve Act in the amount of \$3,500,000.	Newspaper: Federal Register:	Not applicable Not applicable
WESBANCO, INC.	* 3A5 * 3A3	Wesbanco, Inc., Wheeling, West Virginia, submits an application to acquire Premier Financial Corporation, Defiance, Ohio, and thereby indirectly acquire Premier Bank, Youngstown, Ohio, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended.	Newspaper: Federal Register:	10/24/2024 10/28/2024

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District: 4

Federal Reserve Bank of Cleveland

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

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

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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 28, 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.

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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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 28, 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.

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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
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 28, 2024**

Filer	Filing Type	Filing Proposal	End of Comment Period	
1ST SOURCE BANK	Premises	1st Source Bank, South Bend, Indiana, under Section 24A of the Federal Reserve Act and Section 208.21 of Regulation H, to increase its investment in bank premises in the amount of \$1,205,000.	Newspaper: Federal Register:	Not applicable Not applicable
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
BUSEY BANK	Membership	Busey Bank, Champaign, Illinois to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
DEVON BANCORP, INC.	Change in Bank Control	Donna Loundy, Glenview, Illinois, Joseph Loundy, Chicago, Illinois, Daniel Loundy, Ingleside, Illinois, David Loundy, Glencoe, Illinois, Alexander Loundy, Glencoe, Illinois, Samuel Loundy, Glencoe, Illinois, Ari Loundy, Chicago, Illinois, Ronen Loundy, Kenosha, Wisconsin, Elan Loundy, Boulder, Colorado, Irving Loundy, Chicago, Illinois and LFI Glenview, LLC, Glenview, Illinois a group acting in concert, to retain voting shares of Devon Bancorp, Inc. and thereby indirectly retain voting shares of Devon Bank, both of Chicago, Illinois.	Newspaper: Federal Register:	Not available 10/17/2024

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST BUSEY CORPORATION	* 3A3 * 18C Membership * Branch (Domestic)	First Busey Corporation, Champaign, Illinois, to merge with CrossFirst Bankshares, Inc., Leawood, Kansas, and thereby indirectly acquire CrossFirst Bank, Leawood, Kansas. Busey Bank, Champaign, Illinois to merge with CrossFirst Bank, Leawood, Kansas, pursuant to Section 18(c) of the Federal Deposit Insurance Act. As a result of the merger, Busey Bank will establish branches at 4707 W 135th Street, Leawood, Kansas City, 5001 Gallardia Corporate Pl, Oklahoma, City, Oklahoma, 308 NE 9th Street, Oklahoma City, Oklahoma, 7120 S Lewis Ave, Tulsa, Oklahoma, 9451 E 13th St N, Wichita, Kansas City, 2021 McKinney Ave, Ste 800, Dallas, Texas, 11440 Tomahawk Creek Parkway, Leawood, Kansas City, 3000 Internet Blvd, Suite 150, Frisco, Texas, 4622 Pennsylvania Ave, Kansas City, Missouri, 3237 E Camelback Rd, Phoenix, Arizona, 8239 Preston Rd, Dallas, Texas, 100 Throckmorton St, Ste 150, Fort Worth, Texas, 1 South Nevada Ave (Suites 100 & 105), Colorado Springs, Colorado, 22 Maple St, Clayton, New Mexico, 405 Chicosa St, Roy, New Mexico, 4582 S Ulster St Parkway Ste 150 & 110, Denver, Colorado, 7981 N Oracle Road, Tucson, Arizona Busey Bank will establish branches located at 4707 W 135th Street, Leawood, Kansas City, 5001 Gallardia Corporate Pl, Oklahoma, City, Oklahoma, 308 NE 9th Street, Oklahoma City, Oklahoma, 7120 S Lewis Ave, Tulsa, Oklahoma, 9451 E 13th St N, Wichita, Kansas City,	Newspaper: 10/23/2024 Federal Register: 10/31/2024

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
		2021 McKinney Ave, Ste 800, Dallas, Texas, 11440 Tomahawk Creek Parkway, Leawood, Kansas City, 3000 Internet Blvd, Suite 150, Frisco, Texas, 4622 Pennsylvania Ave, Kansas City, Missouri, 3237 E Camelback Rd, Phoenix, Arizona, 8239 Preston Rd, Dallas, Texas, 100 Throckmorton St, Ste 150, Fort Worth, Texas, 1 South Nevada Ave (Suites 100 & 105), Colorado Springs, Colorado, 22 Maple St, Clayton, New Mexico, 405 Chicosa St, Roy, New Mexico, 4582 S Ulster St Parkway Ste 150 & 110, Denver, Colorado, 7981 N Oracle Road, Tucson, Arizona		
GLENWOOD BANCORPORATIO N	Change in Bank Control	Notice by Grant C. Dean, Glenwood, Iowa, together with the John C. Dean Grandchildren's Trust, Grant C. Dean and Larry W. Winum as co-trustees; the Carol C. Dean Grandchildren's Trust, Grant C. 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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 28, 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 09/19/2024
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

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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		

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District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCSHARES, INC.	Change in Bank Control	Notice by Richard H. Wolfe, Kelly R. Wolfe, Allison J. Wolfe, Andrew R. Wolfe, and the Wolfe Foundation of Edwards County, Inc., Richard H. Wolfe as director, all of Albion, Illinois, a group acting in concert, to retain voting shares of Citizens Bancshares, Inc. and thereby indirectly retain voting shares of Citizens National Bank of Albion, both of Albion, Illinois	Newspaper: Federal Register:	10/31/2024 10/18/2024
FB CORPORATION	Change in Bank Control	Notice by Joel L. Weeks, St. Louis, Missouri, as trustee of the JFD Class B Common Trust (MJD), Creve Coeur, Missouri, the JFD Class B Common Trust (EDM), the EDM Class A Common Trust, and the EDM Class A Common Trust II, all of Jackson, Wyoming, to join the previously approved Dierberg Family Control Group by acquiring Class A and Class B voting shares of FB Corporation, and thereby indirectly acquiring voting shares of First Bank, both of Creve Coeur, Missouri.	Newspaper: Federal Register:	10/21/2024 10/17/2024
MHBC INVESTMENTS LIMITED PARTNERSHIP I LLLP	Change in Bank Control	Notice by the Gary Canada Family Trust and the Bradley S. Canada 2020 Trust, Bradley S. Canada as trustee for both, all of Little Rock, Arkansas, and Gary R. Canada, Sr., England, Arkansas, a group acting in concert, to retain voting shares of MHBC Investments Limited Partnership I, LLLP, and thereby indirectly retain voting shares of Canada Bancshares, Inc., and the Bank of England, all of England, Arkansas	Newspaper: Federal Register:	10/19/2024 Not available

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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
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
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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
3120646	PATRIOT BK, MILLINGTON, TENNESSEE	01/23/2022 02/01/2022 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 28, 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 10/11/2024

District: 9

Federal Reserve Bank of Minneapolis

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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
- 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
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 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLAIR HOLDINGS, INC.	Change in Bank Control	<p>Clarkson Lauritzen, as trustee of the previously approved John R. Lauritzen Irrevocable Trust and the Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; to retain voting shares of Blair Holdings, Inc., Omaha, Nebraska (BHI), and thereby indirectly retain voting shares of Washington County Bank, Blair, Nebraska (WCB).</p> <p>In addition, the John R. Lauritzen 1972 Trust f/b/o Margaret L. Dodge and Family, First National Bank of Omaha (FNBO) and Margaret Dodge, co-trustees; and the Elizabeth D. Lauritzen 1972 Trust f/b/o Margaret L. Dodge and Family, FNBO and Margaret Dodge, co-trustees, all of Omaha, Nebraska; to become members of the Lauritzen Family Group, a group acting in concert, to acquire voting shares of BHI, and thereby indirectly acquire voting shares of WCB.</p>	Newspaper: Federal Register:	Not available 10/16/2024
CITIZENS BANCSHARES, INC., ESOP	Change in Bank Control	Notice submitted by Cynthia Hendershot, Edmond, Oklahoma, as trustee of the Citizens Bancshares, Inc., Employee Stock Ownership Plan (the "ESOP"), Edmond, Oklahoma, to be appointed as a co-trustee and thereby control the ESOP. The ESOP is a registered bank holding company that controls Citizens Bancshares, Inc., parent of The Citizens Bank of Edmond, both of Edmond, Oklahoma.	Newspaper: Federal Register:	Not available 10/22/2024

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
DANES HOLDINGS, INC.	Change in Bank Control	<p>Clarkson Lauritzen, as trustee of the previously approved John R. Lauritzen Irrevocable Trust and the Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; to retain voting shares of Danes Holdings, Inc., Omaha, Nebraska (Danes), and thereby indirectly retain voting shares of Shelby County State Bank, Harlan, Iowa (SCB).</p> <p>In addition, the John R. Lauritzen 1972 Trust f/b/o Clarkson D. Lauritzen & Family, First National Bank of Omaha (FNBO) and Clarkson Lauritzen, co-trustees; and the Elizabeth D. Lauritzen 1972 Trust f/b/o Clarkson D. Lauritzen & Family, FNBO and Clarkson Lauritzen, co-trustees, all of Omaha, Nebraska; to acquire voting shares of Danes, and thereby indirectly acquire voting shares of SCB.</p>	Newspaper: Federal Register:	Not available 10/16/2024

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NATIONAL OF NEBRASKA, INC.	Change in Bank Control	Clarkson Lauritzen, as Chairman of Lauritzen Corporation and Vice President of FirstLine Insurance Services, Inc.; as voting representative of two family trusts; and as trustee of five family trusts; all of Omaha, Nebraska; to retain voting shares of First National of Nebraska, Inc. (FNNI), and thereby indirectly retain voting shares of First National Bank of Omaha (FNBO), both of Omaha, Nebraska. In addition, the Clarkson D. Lauritzen Dynasty Trust and the Emily Lauritzen Revocable Trust dtd 7/22/2008, Emily Lauritzen, trustee; the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust I-A, dated June 16, 2022, and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust I-A, dated June 16, 2023, FNBO, trustee, Margaret Dodge, voting representative; the 2012 Dynasty Trust for the Benefit of Margaret Lauritzen Dodge, the 2019 John P. Dodge Irrevocable Trust, the 2019 Isabelle C. Dodge Irrevocable Trust, the 2019 Eleanor W. Dodge Irrevocable Trust, and the 2019 Laura C. Dodge Irrevocable Trust, Margaret Dodge, trustee; the Margaret Lauritzen Dodge Irrevocable Legacy Trust, Nathan Dodge, trustee, individually and through McKay Investments LLC; McKay Investments LLC, Margaret Lauritzen Dodge Irrevocable Legacy Trust, Nathan Dodge, trustee; the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust II-A, dated June 16, 2022, and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust II-A, dated June 16, 2023, FNBO, trustee, Blair Gogel, voting	Newspaper:	Not available
			Federal Register:	10/16/2024

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
		<p>representative; the 2012 Dynasty Trust for the Benefit of Blair Lauritzen Gogel, the 2019 Kimball A. Gogel Irrevocable Trust, and the 2019 Thomas M. Gogel Irrevocable Trust, Blair Gogel, trustee; the Emily Wahl Lauritzen Irrevocable Dynasty Trust, dated June 17, 2020, FNBO, trustee, Blair Gogel, investment committee member, individually and through KBL LLC; KBL LLC, Emily Wahl Lauritzen Irrevocable Dynasty Trust dtd 6/17/20 Class A Holder, FNBO, trustee, Blair Gogel, investment committee member; Lookout Mountain LLC, Blair Lauritzen Gogel Irrevocable Legacy Trust dtd 3/15/23, Matt Gogel, trustee; the Ann L. Pape Family Dynasty Trust dtd 12/23/16, FNBO, trustee, Matthew Pape and Brady Pape, Special Holdings Direction Advisors, and Pape Investments, LLC, the Brady Pape Gibson Irrevocable Dynasty Trust, dated 11/22/16, FNBO and Ryan R. Gibson, co-trustees, the Matthew M. Pape Irrevocable Dynasty Trust, dtd 11/11/15, FNBO and Kimberly S. Pape, co-trustees, all as interest holders of EDL Investment Co. LLC, a previously approved member of the Lauritzen Family Group; the Ann L. Pape Revocable Trust, Ann Lauritzen Pape, trustee, individually and through EDL Investment Co. LLC; the Ann L. Pape 2021 First National of Nebraska, Inc. Three-Year Progressive Payment GRAT Agreement, FNBO, trustee, Brady Gibson & Matthew Pape, Special Holding Direction Advisors, individually and through EDL Investment Co. LLC The Brady Pape Gibson 2022 Grantor</p>	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
		<p>Retained Annuity Trust and the Brady Pape Gibson 2020 Irrevocable Dynasty Trust, FNBO and Ryan Gibson, co-trustees; the Matthew M Pape 2022 Grantor Retained Annuity Trust and the Matthew M Pape 2020 Irrevocable Dynasty Trust, FNBO and Kimberly Pape, co-trustees; the Elizabeth Lauritzen Family Trust fbo Matthew Pape and the Elizabeth Lauritzen Family Trust fbo Brady Gibson, FNN Trust Company, Mitchel, South Dakota and Ann Lauritzen Pape, co-trustees; three trusts each for the benefit of a minor child of Matthew Pape, FNBO, trustee, and Matthew Pape, Special Holdings Direction Advisor; and three trusts each for the benefit of a minor child of Brady Gibson, FNBO, trustee, and Brady Gibson, Special Holdings Direction Advisor; all of the aforementioned individuals, trusts, and LLCs are of Omaha, Nebraska unless otherwise specifically noted; to become members of the Lauritzen Family Group, a group acting in concert. Finally, Blair Gogel, as voting representative and trustee; to acquire voting shares of FNNI, and thereby indirectly acquire voting shares of FNBO.</p>	
FIRST UNITED BANK AND TRUST COMPANY	Membership	First United Bank and Trust, Durant, Oklahoma, to become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAURITZEN CORPORATION	Change in Bank Control	<p>Clarkson Lauritzen, individually, as voting representative of the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust III-A, dated June 16, 2022 and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust III-A, dated June 16, 2023, and as trustee of the Clarkson D. Lauritzen Revocable Trust, the Clarkson D. Lauritzen GST-Exempt Trust, and the previously approved John R. Lauritzen Irrevocable Trust and Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; the Margaret L. Dodge Revocable Trust and the Margaret L. Dodge GST Exempt Trust, Margaret L. Dodge, trustee, all of Omaha, Nebraska; the Blair L. Gogel Revocable Trust and the Blair L. Gogel GST-Exempt Trust, both of Omaha, Nebraska, Blair Gogel, trustee, Mission Hills, Kansas; and the Emily Wahl Lauritzen Irrevocable Dynasty Trust, dated June 17, 2020, Omaha, Nebraska, FNBO, trustee, Blair Gogel, investment committee member; to become members of the Lauritzen Family Group, a group acting in concert, to retain voting shares of Lauritzen Corporation, Omaha, Nebraska (Corporation), and thereby indirectly retain voting shares of First National of Nebraska, Inc. (FNNI), and its subsidiary, First National Bank of Omaha (FNBO), both of Omaha, Nebraska.</p> <p>In addition, the John R. Lauritzen 1972 Trust f/b/o Clarkson D. Lauritzen & Family, First National Bank of Omaha (FNBO) and Clarkson Lauritzen, co-trustees, all of Omaha, Nebraska; the Elizabeth D. Lauritzen 1972 Trust f/b/o</p>	Newspaper:	Not available
			Federal Register:	10/16/2024

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
		Clarkson D. Lauritzen & Family, FNBO and Clarkson Lauritzen, co-trustees; the John R. Lauritzen 1972 Trust f/b/o Margaret L. Dodge & Family and the Elizabeth D. Lauritzen 1972 Trust f/b/o Margaret L. Dodge & Family, FNBO and Margaret Dodge, co-trustees; the John R. Lauritzen 1972 Trust f/b/o Blair L. Gogel & Family and the Elizabeth D. Lauritzen 1972 Trust f/b/o Blair L. Gogel & Family, FNBO and Blair Gogel, co-trustees, trusts all of Omaha, Nebraska; Margaret Dodge, individually; and Blair Gogel, individually; to become members of the Lauritzen Family Group, to acquire voting shares of Corporation, and thereby indirectly acquire voting shares of FNNI, and its subsidiary FNBO.	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAURITZEN INVESTMENTS, INCORPORATED	Change in Bank Control	<p>Clarkson Lauritzen, as trustee of the Clarkson D. Lauritzen Revocable Trust, and the previously approved John R. Lauritzen Irrevocable Trust and Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; the Clarkson D. Lauritzen Revocable Trust, Clarkson Lauritzen, trustee; the Margaret L. Dodge Revocable Trust, Margaret Dodge, individually and as trustee, all of Omaha, Nebraska; the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust I-A, dated June 16, 2022 and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust I-A, dated June 16, 2023, First National Bank of Omaha (FNBO), trustee, Margaret Dodge, voting representative, all of Omaha, Nebraska; the Bruce R. Lauritzen 2022 Grantor Retained Annuity Trust II-A, dated June 16, 2022 and the Bruce R. Lauritzen 2023 Grantor Retained Annuity Trust II-A, dated June 16, 2023, both of Omaha, Nebraska, FNBO, trustee, Blair Gogel, as voting representative, Mission Hills, Kansas; and the Blair Gogel Revocable Trust, Omaha, Nebraska, Blair Gogel, trustee; to become members of the Lauritzen Family Group, a group acting in concert, to retain voting shares of Lauritzen Investments, Inc., Omaha, Nebraska (Investments), and thereby indirectly retain voting shares of Farmers and Merchants State Bank, Bloomfield, Nebraska (F&M).</p> <p>In addition, the John R. Lauritzen 1972 Trust f/b/o Margaret L. Dodge & Family, First National Bank of Omaha (FNBO) and</p>	Newspaper:	Not available
			Federal Register:	10/16/2024

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
		Margaret Dodge, co-trustees, all of Omaha, Nebraska; the John R. Lauritzen 1972 Trust f/b/o Blair L. Gogel & Family, FNBO, co-trustee, both of Omaha, Nebraska, and Blair Gogel, co-trustee, Mission Hills, Kansas; the Elizabeth D. Lauritzen 1972 Trust f/b/o Margaret L. Dodge & Family, FNBO and Margaret Dodge, co-trustees; the Elizabeth D. Lauritzen 1972 Trust f/b/o Blair L. Gogel & Family, FNBO and Blair Gogel, co-trustees; both trusts of Omaha, Nebraska; and Blair Gogel, individually; to become members of the Lauritzen Family Group, to acquire voting shares of Investments, and thereby indirectly acquire voting shares of F&M.	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
RED OAK FINANCIAL CORPORATION	Change in Bank Control	<p>Clarkson Lauritzen, as trustee of the previously approved John R. Lauritzen Irrevocable Trust and the Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; to retain voting shares of Red Oak Financial Corporation, Omaha, Nebraska (Red Oak), and thereby indirectly retain voting shares of Houghton State Bank, Red Oak, Iowa (HSB).</p> <p>In addition, the John R. Lauritzen 1972 Trust f/b/o Clarkson D. Lauritzen & Family, First National Bank of Omaha (FNBO) and Clarkson Lauritzen, co-trustees; and the Elizabeth D. Lauritzen 1972 Trust f/b/o Clarkson D. Lauritzen & Family, FNBO and Clarkson Lauritzen, co-trustees, all of Omaha, Nebraska; to become members of the Lauritzen Family Group, a group acting in concert, to acquire voting shares of Red Oak, and thereby indirectly acquire voting shares of HSB.</p>	Newspaper: Federal Register:	Not available 10/16/2024

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
YORK HOLDINGS, INC.	Change in Bank Control	<p>Clarkson Lauritzen, as trustee of the previously approved John R. Lauritzen Irrevocable Trust and the Elizabeth D. Lauritzen Irrevocable Trust, all of Omaha, Nebraska; to retain voting shares of York Holdings, Inc., Omaha, Nebraska (YHI), and thereby indirectly retain voting shares of York State Bank, York, Nebraska (YSB).</p> <p>In addition, the John R. Lauritzen 1972 Trust f/b/o Margaret L. Dodge and Family, First National Bank of Omaha (FNBO) and Margaret Dodge, co-trustees; and the Elizabeth D. Lauritzen 1972 Trust f/b/o Margaret L. Dodge and Family, FNBO and Margaret Dodge, co-trustees, all of Omaha, Nebraska; to become members of the Lauritzen Family Group, a group acting in concert, to acquire voting shares of YHI, and thereby indirectly acquire voting shares of YSB.</p>	Newspaper: Federal Register:	Not available 10/16/2024

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District: 10

Federal Reserve Bank of Kansas City

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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
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
76854	GRAND BK, TULSA, OKLAHOMA	09/02/2024	06/10/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANK	* Branch (Domestic)	First State Bank, Gainesville, Texas to establish a branch at 3427 W FM 120, Suite 101, Denison, Texas 75020	Newspaper: Federal Register:	10/09/2024 Not applicable
LIBERTY CAPITAL BANCSHARES. INC.	* 3A3	Liberty Capital Bancshares, Inc., Addison, Texas, to acquire Southwestern Bancorp, Inc., Boerne, Texas, and thereby indirectly acquire Texas Heritage Bank, both of Boerne, Texas.	Newspaper: Federal Register:	Not available Not available

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District: 11

Federal Reserve Bank of Dallas

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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 28, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS AND MERCHANTS BANK OF LONG BEACH	Public Welfare Investment	Farmers and Merchants Bank of Long Beach, Long Beach, California, to make a public welfare investment of \$2.0 million in Clearinghouse Community Development Financial Institution.	Newspaper: Federal Register:	Not applicable 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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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