



FEDERAL RESERVE RELEASE

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

No. 24 Week ending June 15, 2024

Updated: June 25, 2024

Board Actions

Enforcement

Evolve Bancorp, Inc., and Evolve Bank & Trust, both of West Memphis, Arkansas—issuance of a consent cease-and-desist order.

Announced: June 14, 2024

Forms

FR Y-14A, FR Y-14Q, and FR Y-14M—initial Board review to extend with revision the Capital Assessments and Stress Testing Reports.

Approved: June 14, 2024

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Origin Bank, Choudrant, Louisiana—to establish a branch at 212 Racetrack Road NW, Fort Walton Beach, Florida.

Approved: June 12, 2024

Bank Holding Companies

Dallas

FSBH, Inc., Dallas, Texas—to become a bank holding company by acquiring Farmers State Bank, Center, Texas.

Withdrawn: June 11, 2024

Kansas City

Equity Bancshares, Inc., Wichita, Kansas—waiver of application to merge with KansasLand Bancshares, Inc., and thereby indirectly acquire its subsidiary, KansasLand Bank, both of Quinter, Kansas, in connection with the merger of KansasLand Bank with and into Equity Bank, Andover, Kansas.

Granted: June 12, 2024

Philadelphia

Orrstown Financial Services, Inc., Shippensburg, Pennsylvania—waiver of application to merge with Codorus Valley Bancorp, Inc., York, Pennsylvania, and thereby indirectly acquire its subsidiary, PeoplesBank, York, Pennsylvania, in connection with the merger of PeoplesBank with and into Orrstown Bank, Shippensburg, Pennsylvania.

Granted: June 14, 2024

Peoples Financial Services Corporation, Scranton, Pennsylvania—waiver of application to merge with FNCB Bancorp, Inc., and thereby indirectly acquire its subsidiary, FNCB Bank, both of Dunmore, Pennsylvania, in connection with the merger of FNCB Bank with and into Peoples Security Bank and Trust Company, Scranton, Pennsylvania.

Granted: June 13, 2024

Bank Mergers

Kansas City

Equity Bank, Andover, Kansas—to merge with KansasLand Bank, Quinter, Kansas, and thereby establish branches in Quinter and Americus, both in Kansas.

Approved: June 12, 2024

Philadelphia

Orrstown Bank, Shippensburg, Pennsylvania—to merge with Peoples Bank, York, Pennsylvania, with Orrstown Bank as the surviving entity.

Approved: June 14, 2024

St. Louis

OakStar Bank, Springfield, Missouri—to purchase certain assets and assume certain liabilities of Riverstone Bank, Eagle, Nebraska, and to retain the acquired facility as a branch.

Approved: June 14, 2024

Banks, State Member

New York

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.

Approved: June 13, 2024

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.

Approved: June 12, 2024

Change in Bank Control

Chicago

Tri-County Financial Group, Inc., Mendota, Illinois—Castle Creek Capital Partners VI, LP; Castle Creek Capital VI LLC; Castle Creek Advisors IV LLC; JME Advisory Corp.; Scavuzzo Advisory Corp.; Volk Advisory Corp.; and Rana Advisory Corp., all of San Diego, California; together with John Eggemeyer, Rancho Santa Fe, California; Anthony Scavuzzo, Dallas, Texas; David Volk, San Diego, California; and Sundeep Rana, Dallas, Texas, a group acting in concert, to acquire voting shares of Tri-County Financial Group, Inc., and thereby indirectly acquire voting shares of First State Bank, Mendota, Illinois.

Permitted: June 11, 2024

San Francisco

Infinity Bancorp, Santa Ana, California—the Stearns Living Trust, Glenn B. Stearns, as trustee, both of Newport Coast, California, to acquire voting shares of Infinity Bancorp, and thereby indirectly acquire voting shares of Infinity Bank, Santa Ana, California.

Permitted: June 14, 2024

Savings and Loan Holding Companies

Minneapolis

CFB Mutual Holding Company and CFB Financial, Inc., both of Cumberland, Wisconsin—to become a mutual savings and loan holding company and a mid-tier stock savings and loan holding company, respectively, by acquiring Cumberland Federal Bank, FSB, Cumberland, Wisconsin, in connection with Cumberland Federal Bank, FSB's conversion from mutual to stock form.

Approved: June 12, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 15, 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
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 June 15, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

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

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

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

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

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
645317	ADIRONDACK TC, SARATOGA SPRINGS, NEW YORK	09/28/2023	12/05/2022	S	Int Small Bank

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 June 15, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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

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

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

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

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

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

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

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 June 15, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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

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

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

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

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
853112	HEARTLAND BK, WHITEHALL, OHIO	12/17/2023	04/11/2022	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 June 15, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNITED BANKSHARES, INC.	* 18C * 3A5 * Branch (Domestic)	United Bankshares, Inc., Charleston, West Virginia to acquire 100% of the voting securities of Piedmont Bancorp, Inc., Peachtree Corners, Georgia, and thereby indirectly acquire The Piedmont Bank, Peachtree Corners, Georgia. In addition, United Bank, Fairfax, Virginia, to merge with The Piedmont Bank and operate The Piedmont Bank's branches.	Newspaper: Federal Register:	07/13/2024 Not available
UNITED COMMUNITY BANK	* Branch (Domestic)	United Community Bank, Greenville, South Carolina, to establish a branch facility to be located at 1110 N. Charles Seivers Blvd., Clinton, Tennessee.	Newspaper: Federal Register:	06/27/2024 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

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

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

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

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

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	11/19/2023	06/05/2023	S	Int Small Bank
3019982	FREEDOM BK OF VIRGINIA, FAIRFAX, VIRGINIA	06/24/2023	10/24/2022	S	Int Small Bank

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 June 15, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
REGIONS BANK	* Branch (Domestic)	Regions Bank, Birmingham, Alabama, to establish a mobile branch to be known as the Portable Branch Facility in the Nashville area to include the following counties: Davidson County, Rutherford County, Sumner County, Williamson County, and Wilson County.	Newspaper: Federal Register:	06/29/2024 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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

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

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

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

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
353238	CENTRAL ST BK, CALERA, ALABAMA	03/07/2024	09/25/2023	S	Int Small Bank
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank
479839	TENNESSEE ST BK, PIGEON FORGE, TENNESSEE	10/29/2023	06/12/2023	S	Int Small Bank

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 June 15, 2024

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

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 15, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
SECURITY AGENCY, INCORPORATED	Listed DeNovo	Security Agency, Inc., Decorah, Iowa, to Newspaper: engage de novo in extending credit and servicing loans	Federal Register: Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

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

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

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

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

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
643340	EASTERN MI BK, CROSWELL, MICHIGAN	01/20/2024	07/17/2023	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank
2958972	NORTHSTAR BK, BAD AXE, MICHIGAN	07/10/2023	02/06/2023	S	Int Small Bank
448040	OXFORD BK, OXFORD, MICHIGAN	02/16/2024	05/15/2023	S	Int Small Bank
695349	TRI-COUNTY BK, BROWN CITY, MICHIGAN	04/06/2024	08/14/2023	S	Int Small Bank

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 June 15, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
Arlo Financial Holdings, Inc.	* 3A1	Arlo Financial Holdings, Inc., to become a bank holding company by acquiring Systematic Savings Bank, both of Springfield, Missouri.	Newspaper:	07/10/2024
			Federal Register:	07/17/2024

* 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.

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

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

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

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
879644	BANK OF ADVANCE, ADVANCE, MISSOURI	11/03/2023	07/24/2023	S	Int Small Bank
856748	CITIZENS BK, BATESVILLE, ARKANSAS	03/30/2024	05/15/2023	S	Int Small Bank
137447	FNB CMNTY BK, VANDALIA, ILLINOIS	11/03/2023	07/24/2023	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank
185859	LINDELL B&TC, SAINT LOUIS, MISSOURI	12/18/2023	09/05/2023	S	Int Small Bank

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 June 15, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 9

Federal Reserve Bank of Minneapolis

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

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

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

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

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
823656	FIRST ST BK SOUTHWEST, PIPESTONE, MINNESOTA	03/18/2024	08/14/2023	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 June 15, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CANTON BANCSHARES, INC.	Change in Bank Control	Kathryn Shaun Thompson and Matthew Thompson, both of Canton, Oklahoma, to create the Thompson Family Control Group, a group acting in concert, to retain voting shares of Canton Bancshares, Inc., and thereby indirectly retain voting shares of Community State Bank of Canton, both of Canton, Oklahoma.	Newspaper: Federal Register:	06/30/2024 07/08/2024
CANTON BANCSHARES, INC.	Change in Bank Control	Steven Bond, Canton, Oklahoma, to retain voting shares of Canton Bancshares, Inc., and thereby indirectly retain voting shares of Community State Bank of Canton, both of Canton, Oklahoma.	Newspaper: Federal Register:	06/30/2024 07/08/2024
FIRST COMMERCE FINANCIAL CORPORATION	Change in Bank Control Change in Bank Control	Daniel J. Smerchek; the Daniel J. Smerchek Pecuniary GST Trust, Daniel J. Smerchek, trustee; and Sonja C. Smerchek, all of Waterville, Kansas; and the Haley M. Johnson GST Trust dated September 26, 2018, Haley M. Johnson, trustee, Grand Prairie, Texas, to acquire voting shares of First Commerce Financial Corporation, and thereby indirectly acquire voting shares of First Commerce Bank, both of Marysville, Kansas, and to join the Smerchek Family Control Group; and for Daniel J. Smerchek to acquire 10 percent or more as the largest individual controlling shareholder.	Newspaper: Federal Register:	Not available 07/03/2024

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending June 15, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
STOCKMENS FINANCIAL CORPORATION	Listed Going Concern	Stockmens Financial Corporation, Rapid City, South Dakota; to acquire 16 percent voting interest in AgCredit, Inc., Chadron, Nebraska, and thereby engage in extending credit and activities related to extending credit pursuant to section 225.28(b)(1) and (2)(v), engage in community development activities pursuant to 225.28(12)(i) and (ii), and engage in data processing activities pursuant to section 225.28(14)(i), all of the Board's Regulation Y.	Newspaper: Federal Register:	Not applicable 07/22/2024
UMB FINANCIAL CORPORATION	* 3A3 * 3A5	UMB Financial Corporation, Kansas City, Missouri, through its subsidiary, Blue Sky Merger Sub, Inc., Kansas City, Missouri, to merge with, Heartland Financial USA, Inc., Denver, Colorado, and thereby indirectly acquire HTLF Bank, Denver, Colorado.	Newspaper: Federal Register:	07/14/2024 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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

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

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

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

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/07/2024	08/14/2023	S	Int Small Bank
482053	CITIZENS ST BK, WISNER, NEBRASKA	04/29/2024	02/12/2024	S	Int Small Bank
1836701	ENTERPRISE BK, OMAHA, NEBRASKA	10/23/2023	08/07/2023	S	Int Small Bank
285852	FIRST OPTION BK, OSAWATOMIE, KANSAS	06/16/2023	03/06/2023	S	Int Small Bank
554857	FIVE POINTS BK, GRAND ISLAND, NEBRASKA	06/10/2023	03/13/2023	O	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 June 15, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas, to establish a branch at 8651 Eldorado Parkway, McKinney, Texas	Newspaper: Federal Register:	06/20/2024 Not applicable
PILGRIM BANCORPORATIO N	Change in Bank Control	Notice of change in control by Rodney Bass, as trustee of The Lonnie Ken Pilgrim 2003 GST Trust, The Lonnie Ken Pilgrim 1999 Issue Trust, The LKP 2012 GST Trust, The Greta Pilgrim Owens 2003 GST Trust, The Greta Pilgrim Owens 1999 Issue Trust, and The GPO 2012 Trust, Sulphur Springs, Texas, requesting permission to join the Pilgrim/ Henson/ Simpson family group, previously cleared by the Federal Reserve Board under the Change in Bank Control Act on May 17, 2019, to retain 25 percent or more of the shares and thereby control Pilgrim Bancorporation, Mount Pleasant, Texas.	Newspaper: Federal Register:	Not available Not available
SUNFLOWER BANK, NATIONAL ASSOCIATION	* 18C * Branch (Domestic)	Sunflower Bank, National Association, Dallas, Texas, upon conversion to a Texas state-chartered bank and retention of membership in the Federal Reserve System, to merge with HomeStreet Bank, Seattle, Washington, and to establish branches at the locations of HomeStreet Bank's main office and branches.	Newspaper: Federal Register:	Not available 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

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 June 15, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act