



FEDERAL RESERVE RELEASE

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

No. 25 Week ending June 22, 2024

Board Actions

Supervision and Regulation

Resolution Plans—results of joint review of the 2023 resolution plans of the eight largest, most complex domestic banks.

Approved: June 20, 2024

Actions Under Delegated Authority

Bank Branches, Domestic

New York

Bank of Millbrook, Millbrook, New York—to establish a branch at 110 Route 44, Millerton, New York.
Approved: June 18, 2024

Richmond

Primis Bank, Tappahannock, Virginia—to expand courier services in Spotsylvania County, Virginia; Fredericksburg, Virginia; Charles County, Maryland; Frederick County, Maryland; Richmond County, Virginia; Westmoreland County, Virginia; and King George County, Virginia.
Approved: June 17, 2024

St. Louis

The Central Trust Bank, Jefferson City, Missouri—to establish a branch at 15892 South Ridgeview Road, Olathe, Kansas.
Approved: June 21, 2024

The Central Trust Bank, Jefferson City, Missouri—to establish a branch at 9505 Ambassador Street, Lenexa, Kansas.
Approved: June 21, 2024

Bank Holding Companies

Boston

Hometown Financial Group, MHC, and Hometown Financial Group, Inc., both of Easthampton, Massachusetts—to merge with North Shore Bancorp and thereby indirectly acquire North Shore Bank, both of Peabody, Massachusetts.
Approved: June 21, 2024

Chicago

Wintrust Financial Corporation, Rosemont, Illinois—to merge with Macatawa Bank Corporation and thereby indirectly acquire Macatawa Bank, both of Holland, Michigan.
Approved: June 17, 2024

Secretary

Maine Community Bancorp, MHC, and its subsidiary, Maine Community Bancorp, Inc., both of Auburn, Maine—(1) to merge respectively with Gorham Bancorp, MHC, and its subsidiary, Gorham Bancorp, Inc., and to thereby indirectly acquire Gorham Savings Bank (GSB), all of Gorham, Maine, and (2) to indirectly acquire GSB's non-wholly owned subsidiary, Bigelow Investment Advisors, LLC.
Approved: June 21, 2024

Bank Mergers

Boston

North Shore Bank, a Co-operative Bank, Peabody, Massachusetts—to merge with and into Abington Bank, Abington, Massachusetts, and thereby establish branches.

Approved: June 21, 2024

Bank Premises

New York

Bank of Millbrook, Millbrook, New York—to increase its investment in bank premises.

Approved: June 18, 2024

Banks, State Member

Chicago

Ally Bank, Sandy, Utah—to make three public welfare investments.

Approved: June 17, 2024

San Francisco

East West Bank, Pasadena, California—to make two public welfare investments.

Approved: June 21, 2024

Secretary

The Northern Trust Company, Chicago, Illinois—to make a public welfare investment.

Approved: June 21, 2024

Change in Bank Control

Chicago

Security Agency, Incorporated, Decorah, Iowa—the BG 2024 Trust, Milwaukee, Wisconsin, Ben Grimstad, Decorah, Iowa, and Peter J. Wilder, Pewaukee, Wisconsin, as co-trustees, and Padrin Grimstad, Decorah, Iowa, individually, and as Grantor; the JG 2024 Trust, Milwaukee, Wisconsin, Joseph Grimstad, Decorah, Iowa, and Peter J. Wilder, as co-trustees, and Ann Grimstad, Decorah, Iowa, individually, and as Grantor; to join the Grimstad Family Control Group, a group acting in concert, to acquire voting shares of Security Agency, Incorporated, and thereby indirectly acquire voting shares of Decorah Bank and Trust Company, Decorah, Iowa.

Permitted: June 18, 2024

Extensions of Time

Secretary

Fedwire Funds Service (FFS) and National Settlement Service (NSS)—extension of the comment period until September 6, 2024, on the proposal to expand the operating hours of the FFS and NSS.

Approved: June 21, 2024

Supervision and Regulation

Director, S&R

Financial Sector Liabilities—announcement under Regulation XX of the aggregate consolidated liabilities of financial companies in effect from July 1, 2024, through June 30, 2025.*

Approved: June 13, 2024

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 22, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
EAGLE BANK	* 3A1	Application by Eagle Bancorp, MHC, Everett, Massachusetts to become a bank holding company by acquiring 100 percent of the voting shares of Eagle Bank, Everett, Massachusetts pursuant to section 3(a)(1) of the BHC Act.	Newspaper: 07/24/2024 Federal Register: 07/29/2024

* 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
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 22, 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
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 June 22, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending June 22, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 June 22, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
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		

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending June 22, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
Banco Inter, S.A.	Branch/Agency/CLC	Application to establish an International Branch Office by Banco Inter, S.A.	Newspaper:	Not available
			Federal Register:	Not applicable

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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 June 22, 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

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District: 7

Federal Reserve Bank of Chicago

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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 22, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 8

Federal Reserve Bank of St. Louis

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

CRA Examinations scheduled for Quarter of

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

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending June 22, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 9

Federal Reserve Bank of Minneapolis

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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 22, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CSB BANCSHARES, INC. AMENDED ESOP	Change in Bank Control	Troy Soukup, Ellsworth, Kansas; to retain his position as trustee of CSB Bancshares, Inc. Amended Employee Stock Ownership Plan, and thereby indirectly retain control of CSB Bancshares, Inc., and Citizens State Bank and Trust Co., all of Ellsworth, Kansas.	Newspaper: Federal Register:	Not available 07/12/2024
KINGSBURY BDC FINANCIAL SERVICES, INC.	Change in Bank Control	The Gwendolyn J. Kingsbury Bank Trust, Gwendolyn J. Kingsbury, Trustee, Ponca, Nebraska; Christopher J. Kingsbury, Ponca, Nebraska; Gregory J. McManis, Oregon, Wisconsin; the Sarah J. Hoesch Bank Trust, Sarah J. Hoesch, Trustee, Oregon, Wisconsin; Kristin N. Horst, Oregon, Wisconsin; Ryan J. Sprugel, Kearney, Missouri; and Drew C. Sprugel, Kansas City, Missouri; to join the Kingsbury Family Group, a group acting in concert, to retain voting shares of Kingsbury BDC Financial Services, Inc., and thereby indirectly retain voting shares of Bank of Dixon County, both of Ponca, Nebraska.	Newspaper: Federal Register:	Not available 07/12/2024

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/07/2024	08/14/2023	S	Int Small Bank
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 22, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending June 22, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CACHE VALLEY BANKING COMPANY	Change in Bank Control	Change in Bank Control Notice filed by Beech Tree Partners, L.P., N. George Daines, Manager, Providence, Utah; Appian Investments, LLC, Gabrielle D. Gay, Manager, West Palm Beach, Florida; Linda S. Daines, Individually, New York, New York; RFD51, LLC, Linda S. Daines, Manager, New York,, New York; WKA19, LLC, Linda S. Daines, Manager, New York, New York; Armani57, LCC, Peter C. Daines, Manager, Logan, Utah; and Ginger60, LLC, Holly Daines, Manager, Logan, Utah, to retain voting shares of Cache Valley Banking Company, and thereby indirectly retain voting shares of Cache Valley Bank, both of Logan, Utah, and thereby also indirectly retain voting shares of Liberty Bank, Inc., Salt Lake City, Utah.	Newspaper: Federal Register:	Not available Not available

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District: 12

Federal Reserve Bank of San Francisco

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CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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