



FEDERAL RESERVE RELEASE

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

No. 30 Week ending July 27, 2024

Board Actions

Bank Holding Companies

A.N.B. Holding Company, Ltd., Terrell, Texas—to acquire shares of The ANB Corporation, which controls The American National Bank of Texas, both of Terrell, Texas.

Approved: July 26, 2024

Enforcement

Jiko Group, Inc., San Francisco, California—consent cease-and-desist order.*

Announced: July 19, 2024

*Addition

North Shore Bank of Commerce, Duluth, Minnesota—consent order of assessment of a civil money penalty.

Announced: July 23, 2024

Silvergate Bank and Silvergate Capital Corporation, both of La Jolla, California—termination of the consent cease-and-desist order dated May 23, 2023.

Announced: July 26, 2024

Forms

FR 2023—final Board review to extend with revision the Senior Financial Officer Surveys.

Approved: July 23, 2024

FR 3059—final Board review to extend without revision the Survey of Consumer Finances.

Approved: July 23, 2024

FR 4199—initial Board review to extend without revision the Basel II Interagency Pillar 2 Supervisory Guidance.

Approved: July 23, 2024

FR GG—final Board review to extend without revision the Recordkeeping Requirements Associated with Regulation GG.

Approved: July 23, 2024

FR K-1—final Board review to extend without revision the International Applications and Prior Notifications under Subparts A and C of Regulation K.

Approved: July 23, 2024

FR M—final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with the CFPB's Regulation M.

Approved: July 23, 2024

FR Y-3, FR Y-3N, and FR Y-4—final Board review to extend with revision the Bank Holding Company Applications and Notifications.

Approved: July 23, 2024

FR Y-3F—final Board review to extend with revision the Application for a Foreign Organization to Acquire a U.S. Bank or Bank Holding Company.

Approved: July 23, 2024

Regulations and Policies

Bank-Fintech Arrangements—interagency request for information and comment on bank-fintech arrangements involving banking products and services distributed to consumers and businesses.

Approved: July 24, 2024

Regulatory Review—interagency notice and request for comment on the second in a series of regulations for review under the Economic Growth and Regulatory Paperwork Reduction Act of 1996, to include the categories of consumer protection; directors, officers, and employees; and money laundering.

Approved: July 23, 2024

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Susser Bank, Dallas, Texas—to establish a branch at 6900 North Dallas Parkway, Plano, Texas.

Approved: July 23, 2024

Bank Holding Companies

Kansas City

Stockmens Financial Corporation, Rapid City, South Dakota—to acquire voting shares of AgCredit, Inc., Chadron, Nebraska, and thereby engage in extending credit, activities related to extending credit, community development activities, and data processing activities.

Approved: July 22, 2024

St. Louis

Arlo Financial Holdings, Inc., Springfield, Missouri—to become a bank holding company by acquiring Systematic Savings Bank, Springfield, Missouri.

Approved: July 24, 2024

Banks, Foreign

Director, S&R

Resona Bank, Limited, Osaka, Japan—to establish a representative office in Los Angeles, California.*

Approved: July 19, 2024

*Addition

Banks, State Member

San Francisco

Pacific Premier Bank, Irvine, California—to make a public welfare investment.

Approved: July 24, 2024

Change in Bank Control

Kansas City

First Commerce Financial Corporation, Marysville, Kansas—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, Marysville, Kansas, and to join the Smerchek Family Control Group; and for Daniel J. Smerchek to become the largest individual controlling shareholder.

Permitted: July 24, 2024

Extensions of Time

Secretary

Discover Financial Services, Riverwoods, Illinois—extension of time to comply with certain regulatory reporting requirements.

Granted: July 26, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BROOKLINE BANK	* Branch (Domestic)	Brookline Bank, Brookline, Massachusetts, to establish a branch facility at 435 Winthrop Avenue, Lawrence, Massachusetts.	Newspaper:	08/07/2024
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

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

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

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

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

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 July 27, 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
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

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 July 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending July 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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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 July 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CAPITAL BANK	Membership	Application for Federal Reserve System Membership	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

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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 July 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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

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- NI = Needs to improve
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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 July 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FRIENDSHIP STATE BANK, THE	* Branch (Domestic)	The Friendship State Bank, Friendship, Indiana to establish a branch facility at 24571 Stateline Road, Bright, Indiana.	Newspaper: Federal Register:	07/19/2024 Not applicable
THUMB BANK & TRUST	* 18C * Branch (Domestic)	Thumb Bank & Trust, Pigeon, Michigan to merge, through its wholly owned subsidiary FSB Interim Bank, with Freeland State Bank, Freeland, Michigan. As a result of the merger, Thumb Bank & Trust, Pigeon, Michigan will establish a branch office at 185 E. Washington Road, Freeland, Michigan	Newspaper: Federal Register:	Not available Not applicable
WHITNEY CORPORATION OF IOWA	Change in Bank Control	Jason C. Nicholas Bank Trust, Jason C. Nicholas, trustee, both of Atlantic, Iowa to acquire voting shares of Whitney Corporation of Iowa and thereby indirectly acquire voting shares of First Whitney Bank and Trust, both of Atlantic, Iowa.	Newspaper: Federal Register:	Not available 08/13/2024

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District: 7

Federal Reserve Bank of Chicago

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711548	CHELSEA ST BK, CHELSEA, MICHIGAN	06/10/2024	02/26/2024	S	Int Small Bank
502746	COMMUNITY ST BK, AVILLA, INDIANA	06/15/2024	03/04/2024	S	Int Small Bank
643340	EASTERN MI BK, CROSWELL, MICHIGAN	01/20/2024	07/17/2023	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank
2958972	NORTHSTAR BK, BAD AXE, MICHIGAN	07/10/2023	02/06/2023	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 July 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
CAMPBELL HILL BANCSHARES, INC.	Change in Bank Control	Notice by the Gary D. Misselhorn Trust, Gary D. Misselhorn and Barbara A. Misselhorn as co-trustees, Gary D. Misselhorn, individually, all of Campbell Hill, Illinois; Hilary Sternberg, Redbud, Illinois; and Clint E. Misselhorn, Carterville, Illinois, to establish the Misselhorn Family Control Group, a group acting in concert to retain voting shares of Campbell Hill Bancshares, Inc., and thereby indirectly retain voting shares of First State Bank of Campbell Hill, both of Campbell Hill, Illinois.	Newspaper: 08/07/2024 Federal Register: 08/14/2024

District: 8

Federal Reserve Bank of St. Louis

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
49241	RELYANCE BK, WHITE HALL, ARKANSAS	

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK FORWARD EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Bank Forward Employee Stock Ownership Plan and Trust to acquire up to 43.11 percent of the voting shares of Security State Bank Holding Company, and thereby indirectly acquire voting shares of Bank Forward, all of Fargo, North Dakota.	Newspaper: Federal Register:	Not available Not available

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District: 9

Federal Reserve Bank of Minneapolis

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
SUNDANCE BANKSHARES, INC.	Change in Bank Control	Schloredt Family Revocable Trust and Jett Schloredt, as co-trustee with Dolly Schloredt, all of Sundance, Wyoming, to become members of the Richard Durfee Family Control Group, a group acting in concert; to acquire voting shares of Sundance Bankshares, Inc., and thereby indirectly acquire voting shares of Sundance State Bank, both of Sundance, Wyoming. Dolly Schloredt was previously permitted by the Federal Reserve System to control the voting shares of Sundance Bankshares, Inc., and Sundance State Bank.	Newspaper: Federal Register:	Not available 08/07/2024

District: 10

Federal Reserve Bank of Kansas City

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311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/07/2024	08/14/2023	S	Int Small Bank
482053	CITIZENS ST BK, WISNER, NEBRASKA	04/29/2024	02/12/2024	S	Int Small Bank
1836701	ENTERPRISE BK, OMAHA, NEBRASKA	10/23/2023	08/07/2023	S	Int Small Bank
3412417	JONAH BK, CASPER, WYOMING	06/03/2024	03/18/2024	S	Int Small Bank
669555	MIDWEST BK, PIERCE, NEBRASKA	02/26/2024	11/27/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas, to establish a branch at 9605 Coit Road, Plano, TX 75025	Newspaper:	08/07/2024
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending July 27, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
MONTECITO BANCORP	Change in Bank Control	Steven C. Zola, trustee of the MBC Trust u/a/d April 1, 2017, Santa Barbara, California; to become a member of a control group comprised of the MBC Trust, Santa Barbara, California; Michelle Konoske, Santa Barbara, California; and Joshua Rabinowitz, Santa Barbara, California; as Trustees of the MBC Trust; to acquire voting shares of Montecito Bancorp; and thereby indirectly acquire voting shares of Montecito Bank & Trust, both of Santa Barbara, California.	Newspaper: Federal Register:	Not available Not available

District: 12

Federal Reserve Bank of San Francisco

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Institution	Location	Quarter
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