



FEDERAL RESERVE RELEASE

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

No. 32 Week ending August 10, 2024

Board Actions

Enforcement

Customers Bancorp, Inc., West Reading, Pennsylvania, and Customers Bank, Malvern, Pennsylvania—written agreement with the Federal Reserve Bank of Philadelphia.

Announced: August 8, 2024

Personnel

Division of Board Members—appointment of Eric Kollig and Kirk Schwarzbach as special assistants to the Board.

Announced: August 5, 2024

Actions Under Delegated Authority

Bank Holding Companies

Atlanta

FB Bancorp, Inc., New Orleans, Louisiana—to become a bank holding company by acquiring control of Fidelity Bank, a state-chartered mutual savings bank (Bank), New Orleans, Louisiana, in connection with Bank's conversion from mutual to stock form.

Approved: August 7, 2024

Chicago

South Story Bancshares, Inc., Slater, Iowa—to become a bank holding company by acquiring South Story Bank & Trust, Slater, Iowa.

Withdrawn: August 6, 2024

Philadelphia

Gelt Bancorp, Inc., Lancaster, Pennsylvania—to become a bank holding company in connection with the reorganization of Bank of Bird-in-Hand, Bird-in-Hand, Pennsylvania.*

Approved: August 1, 2024

*Addition

Bank Mergers

Chicago

Thumb Bank & Trust, Pigeon, Michigan—to merge, through its wholly owned subsidiary FSB Interim Bank, with Freeland State Bank, Freeland, Michigan, and thereby establish a branch at 185 East Washington Road, Freeland, Michigan.*

Withdrawn: July 29, 2024

*Addition

Change in Bank Control

Kansas City

Canton Bancshares, Inc., Canton, Oklahoma—Kathryn Shaun Thompson and Matthew Thompson, both of Canton, Oklahoma, to form 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, Canton, Oklahoma.

Permitted: August 8, 2024

Canton Bancshares, Inc., Canton, Oklahoma—Steven Bond, Canton, Oklahoma, to retain voting shares of Canton Bancshares, Inc., and thereby indirectly retain voting shares of Community State Bank of Canton, Canton, Oklahoma.

Permitted: August 8, 2024

Kingsbury BDC Financial Services, Inc., Ponca, Nebraska—the Gwendolyn J. Kingsbury Bank Trust, Gwendolyn J. Kingsbury, as trustee, and Christopher J. Kingsbury, all of Ponca, Nebraska; the Sarah J. Hoesch Bank Trust, Sarah J. Hoesch, as trustee, and Gregory J. McManis and Kristin N. Horst, all of 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, Ponca, Nebraska.
Permitted: August 9, 2024

Regulations and Policies

General Counsel

Bank Term Funding Program—report to Congress under section 13(3) of the Federal Reserve Act.
Approved: August 8, 2024

Lending and Liquidity Facilities—report to Congress under section 13(3) of the Federal Reserve Act in response to COVID-19.
Approved: August 8, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 10, 2024

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-------------------------|----------------|---|---------------------------------|-----------------------------|
| PEOPLESBANCOR P, MHC | * 3A3 * 3A5 | PeoplesBancorp, MHC, Holyoke, Massachusetts to merge with SSB Community Bancorp MHC, Spencer, Massachusetts, and thereby acquire 100 percent SSB Community Bancorp Inc., Spencer, Massachusetts, and Cornerstone Bank, Spencer, Massachusetts, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended and section 225.15 of Regulation Y. | Newspaper: Federal Register: | Not available 09/06/2024 |

* 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 |
|----------------|--|------------------|------------------------|-------------------|--------------------|
| 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 August 10, 2024

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|---------------------------------|------------------------|---|--|
| FIRST GREENWICH FINANCIAL, INC. | Change in Bank Control | The D'Angelo Family Trust, with George D'Angelo and Dahlia D'Angelo as Trustees, all of Old Greenwich, Connecticut, to acquire 25 percent or more of the voting shares of First Greenwich Financial, Inc., Cos Cob, Connecticut, and thereby indirectly acquire voting shares of First Bank of Greenwich, Cos Cob, Connecticut. | Newspaper: 08/11/2024 Federal Register: Not available |

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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 August 10, 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 August 10, 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 August 10, 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 |
| 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 August 10, 2024

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
| NONE | | | |

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 August 10, 2024

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|-----------------------------------|---------------------------------------|---|---------------------------------|-----------------------------|
| ANDERSON BANCORP, INC. | Change in Bank Control | Notice by Richard D. Anderson of Dahinda, IL, individually, and as a trustee of the Mary Jan Anderson Trust, Galesburg, IL; Andrew V. Anderson, Monument, CO; Megan L. Compton, Oneida, IL; and Wesley J. Anderson, Oneida, IL to form the Anderson Family Control Group, a group acting in concert, for approval to control more than 25 percent of voting shares of Anderson Bancorp and thereby indirectly control Anderson State Bank, both of Oneida, Illinois. | Newspaper: Federal Register: | Not available 08/28/2024 |
| THUMB BANK & TRUST | * 18C * 3A3 * Branch (Domestic) | Thumb Bancorp., Inc. Employee Stock Ownership Plan and Thumb Bancorp, Inc., both of Pigeon Michigan to acquire 100 percent of the outstanding shares of FSB Interim Bank, Freeland, Michigan and Freeland State Bank, Freeland, Michigan. In addition, 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 09/12/2024 |
| 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 |
| 982348 | IOWA ST BK, HULL, IOWA | 07/21/2024 | 04/01/2024 | S | Int Small Bank |

CRA Examinations scheduled for Quarter of

| Institution | Location | Quarter |
|--------------------|-----------------|----------------|
| NONE | | |

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 10, 2024

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--------------------------------------|---------------------------|---|---------------------------------|--------------------------------|
| ARMOR BANK | * Branch (Domestic) | Armor Bank, Forrest City, Arkansas, to establish a branch facility to be located at 16107 Chenal Parkway, Little Rock, Arkansas | Newspaper: Federal Register: | 08/19/2024 Not applicable |
| BANK OF BUFFALO | * Branch (Domestic) | Bank of Buffalo, Buffalo, Kentucky, to establish a branch facility to be located at 2798 North Jackson Highway, Canmer, Kentucky | Newspaper: Federal Register: | 08/22/2024 Not applicable |
| TOWNSEND FINANCIAL CORPORATION | Change in Bank Control | Notice by Suzanne L. Shaw, Greensburg, Pennsylvania, to join the previously approved Croftcheck Family Control Group and to acquire voting shares of Townsend Financial Corporation, and thereby indirectly acquire voting shares of Farmers Bank, both of Parsons, Tennessee | Newspaper: Federal Register: | Not available 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 |
| 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 August 10, 2024

| Filer | Filing Type | Filing Proposal | End of Comment Period |
|--------------|--------------------|------------------------|------------------------------|
| NONE | | | |

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 August 10, 2024

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|--|-------------|--|---------------------------------|-----------------------------|
| BANNER COUNTY BAN CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST | * 3A3 | Banner County Ban Corporation Employee Stock Ownership Plan and Trust to acquire up to 46.81 percent of the voting shares of Banner County Ban Corporation, and thereby indirectly acquire additional shares of Banner Capital Bank, all of Harrisburg, Nebraska. | Newspaper: Federal Register: | Not available 09/12/2024 |

* 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 |
| 862057 | BANK OF CMRC, CHANUTE, KANSAS | 07/04/2024 | 04/15/2024 | S | Int Small Bank |
| 482053 | CITIZENS ST BK, WISNER, NEBRASKA | 04/29/2024 | 02/12/2024 | S | Int Small Bank |
| 1836701 | ENTERPRISE BK, OMAHA, NEBRASKA | 10/23/2023 | 08/07/2023 | S | Int Small Bank |
| 3412417 | JONAH BK, CASPER, WYOMING | 06/03/2024 | 03/18/2024 | S | Int Small Bank |

CRA Examinations scheduled for Quarter of

| Institution | Location | Quarter |
|--------------------|-----------------|----------------|
| NONE | | |

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 10, 2024

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------------|------------------------|--|---------------------------------|----------------------------------|
| BENCHMARK BANK | Membership | Benchmark Bank, Plano, Texas -- to become a member of the Federal Reserve System. | Newspaper: Federal Register: | Not applicable Not applicable |
| PERRYTON BANCSHARES, INC. | Change in Bank Control | The Tim Tregellas Trust – Perryton Bancshares Trust S, and Tim Tregellas, Aledo, Texas, as trustee; The William Mac Tregellas Trust – Perryton Bancshares Trust S, and William Mac Tregellas, Perryton, Texas, as trustee intend to apply to the Federal Reserve Board for permission to acquire shares and thereby control of Perryton Bancshares, Inc., Perryton, Texas which controls The Perryton National Bank, Perryton, Texas and join the Tregellas Family Group. In addition, Chad Tregellas, Aledo, Texas, Tiffany Tregellas, Fort Worth, Texas, and William Seth Tregellas, Perryton, Texas, intend to apply to the Federal Reserve Board for permission to retain shares of Perryton Bancshares, Inc., Perryton, Texas which controls The Perryton National Bank, Perryton, Texas and join the Tregellas Family Group a group acting in concert. | Newspaper: Federal Register: | Not available 08/27/2024 |
| Producer Acquisition Corp. | * 3A1 | Producer Acquisition Corp., Beaumont, Texas, to become a bank holding company by acquiring Powell State Bank, Powell, Texas | Newspaper: Federal Register: | Not available Not available |

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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|----------------|-----------------------------------|------------------|------------------------|-------------------|--------------------|
| 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 August 10, 2024

| Filer | Filing Type | Filing Proposal | End of Comment Period | |
|----------------------|---------------------------|--|---------------------------------|----------------------------------|
| EAST WEST BANK | Public Welfare Investment | East West Bank, Pasadena, California, requesting prior approval to make a public welfare investment of \$33.4 million in CDAH II LLC – Candeur. | Newspaper: Federal Register: | Not applicable Not applicable |
| 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: | 08/20/2024 08/19/2024 |
| PACIFIC PREMIER BANK | * Branch (Domestic) | Pacific Premier Bank, Irvine, California, proposes to establish a new branch office at 5055 N. 32nd Street, Suite 100, Phoenix, Arizona. | Newspaper: Federal Register: | Not available 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.

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 |
|----------------|----------------------------------|------------------|------------------------|-------------------|--------------------|
| 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