



FEDERAL RESERVE RELEASE

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

No. 43 Week ending October 26, 2024

## Board Actions

### Enforcement

U & I Financial Corp. and UniBank, both of Lynnwood, Washington—written agreement with the Federal Reserve Bank of San Francisco and the Washington Department of Financial Institutions.

Announced: October 24, 2024

### Forms

FR 4027—initial Board review to extend without revision the Recordkeeping Provisions Associated with the Guidance on Sound Incentive Compensation Policies.

Approved: October 23, 2024

FR B—final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with the Consumer Financial Protection Bureau's (CFPB's) Regulation B.

Approved: October 23, 2024

FR HMDA LAR—final Board review to extend without revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with the Consumer Financial Protection Bureau's (CFPB's) Home Mortgage Disclosure Act (HMDA) Loan/Application Register Required by Regulation C.

Approved: October 23, 2024

FR K—initial Board review to extend without revision the Recordkeeping Requirements of Regulation H and Regulation K Associated with the Procedures for Monitoring Bank Secrecy Act Compliance.

Approved: October 23, 2024

FR Z—final Board review to extend without revision the Recordkeeping and Disclosure Requirements Associated with the Consumer Financial Protection Bureau's (CFPB's) Regulation Z.

Approved: October 23, 2024

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Chicago*

The Bank of Brodhead, Brodhead, Wisconsin—to establish a branch at 144 Merchant Row, Milton, Wisconsin.

Approved: October 21, 2024

#### *Richmond*

United Bank, Fairfax, Virginia—to establish a branch at 4307 Williamsburg Road, Richmond, Virginia.

Approved: October 21, 2024

#### *St. Louis*

Decatur County Bank, Decaturville, Tennessee—to establish a branch at 7505 Capital Drive, Germantown, Tennessee.

Approved: October 23, 2024

### Bank Holding Companies

#### *San Francisco*

CBC Bancorp, Irvine, California—waiver of application to merge with Bay Community Bancorp, Oakland, California, and simultaneously merge Community Bank of the Bay, Oakland, California, with and into Commercial Bank of California, Irvine, California.

Granted: October 21, 2024

#### *St. Louis*

German American Bancorp, Inc., Jasper, Indiana—waiver of application to acquire Heartland BancCorp, Whitehall, Ohio, and simultaneously merge Heartland Bank, Whitehall, Ohio, with and into German American Bank, Jasper, Indiana.

Granted: October 22, 2024

### Banks, State Member

#### *Secretary*

Manufacturers and Traders Trust Company, Buffalo, New York—to make certain public welfare investments (two requests).

Approved: October 25, 2024

### Change in Bank Control

#### *Atlanta*

Robertson Holding Company, L.P., Harrogate, Tennessee—John Adam Robertson; Aaron Andrew Robertson; the Edwin G. Robertson Children’s Irrevocable Trust, John Adam Robertson, trustee; and the Craig E. Robertson Children’s Irrevocable Trust, Aaron Andrew Robertson, trustee, all of Speedwell, Tennessee; Emily Alayne King, Powell, Tennessee; Erica Leigh Corum, Harrogate, Tennessee; Matthew Craig Robertson, Tazewell, Tennessee; and Dakota John Robertson Bristol, Tennessee; as a group acting in concert, to retain voting shares of Robertson Holding Company, L.P. Robertson Holding Company, L.P., controls Commercial Bancgroup, Inc., which controls Commercial Bank, both of Harrogate, Tennessee. In addition, Aaron Andrew Robertson, Cynthia Diane Robertson, James Oscar Robertson, John Adam Robertson, all of Speedwell, Tennessee; Sherri Jo Robertson and Noah Bradley Robertson, both of Harrogate, Tennessee; Dakota John Robertson, Bristol, Tennessee; Judith Yvonne Robertson, Cumberland Gap, Tennessee; Matthew Craig Robertson and Matthew Craig Robertson II, both of Tazewell, Tennessee; Olivia Grace Robertson, Hanahan, South Carolina; Emily Alayne King; Halle McLayne King; John McKinley King; and Riley Parker King, all of Powell, Tennessee; as a group acting in concert with Robertson Holding Company, L.P., to retain voting shares of Commercial Bancgroup, Inc.

Permitted: October 22, 2024

### **Chicago**

Herky Hawk Financial Corp., Monticello, Iowa—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, Monticello, Iowa.

Permitted: October 21, 2024

### **Minneapolis**

Lake Central Financial, Inc., Annandale, Minnesota—Bruns Family Trust, Shirley Bruns, as trustee, both of Annandale, Minnesota, to join the Bruns Family Control Group, a group acting in concert, to retain voting shares of Lake Central Financial, Inc., and thereby indirectly retain voting shares of Lake Central Bank, Annandale, Minnesota.

Permitted: October 23, 2024

### **St. Louis**

Murphy-Wall Bancorp, Inc., Pinckneyville, Illinois—J. Joseph Crawford Declaration of Trust, dated January 3, 2020, Connie N. Crawford as trustee, both of Pinckneyville, Illinois, and Brian Crawford, Missouri City, Texas, to establish the W.K. Crawford Family Group, a group acting in concert, to retain voting shares of Murphy-Wall Bancorp, Inc., and thereby indirectly retain voting shares of Murphy-Wall State Bank and Trust Company, Pinckneyville, Illinois.

Permitted: October 23, 2024

Murphy-Wall Bancorp, Inc., Pinckneyville, Illinois—Matthew D. Bigham, individually and as Family Advisor of The Phyllis E. Crawford Testamentary Trust created under the last will and testament of Robert J. Crawford, dated August 12, 1990, both of Waterloo, Illinois, Regions Bank as Corporate Trustee, Birmingham, Alabama; Nancy Bigham, Pinckneyville, Illinois, and Janet L. Evans, Lexington, Kentucky, to establish the Robert J. Crawford Family Group, a group acting in concert, to retain voting shares of Murphy-Wall Bancorp, Inc., and thereby indirectly retain voting shares of Murphy-Wall State Bank and Trust Company, Pinckneyville, Illinois.

Permitted: October 23, 2024

## **Financial Holding Companies**

### ***Kansas City***

Berco, Inc., Salina, Kansas—election to become a financial holding company.

Effective: October 23, 2024

## **Membership**

### ***Chicago***

Busey Bank, Champaign, Illinois—to become a member of the Federal Reserve System.

Approved: October 23, 2024

## **Supervision and Regulation**

### ***Director, S&R***

Citigroup Inc., New York, New York—request to treat a credit-linked-note transaction and certain substantially identical credit-linked-note transactions as synthetic securitizations under Regulation Q.

Approved: October 22, 2024

HSBC North America Holdings Inc., New York, New York—request to treat a credit-linked note transaction as a synthetic securitization under Regulation Q.

Approved: October 22, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 26, 2024

---

Filer	Filing Type	Filing Proposal	End of Comment Period
CAMDEN NATIONAL CORPORATION	* 3A5 * 3A3	Camden National Corporation, Camden, Maine, to merge with Northway Financial, Inc., North Conway, New Hampshire, and thereby indirectly acquire Northway Bank, Berlin, New Hampshire.	Newspaper: Not available Federal Register: Not available

---

---

\* 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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending October 26, 2024**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, 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**

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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act



**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending October 26, 2024**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
3603961	VICTORY BK, LIMERICK, PENNSYLVANIA	06/14/2024	07/10/2023	S	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending October 26, 2024**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
853112	HEARTLAND BK, WHITEHALL, OHIO	12/17/2023	04/11/2022	O	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending October 26, 2024**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

---

**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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 26, 2024

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
PLANTERS FIRST BANCORP	Change in Bank Control	John Daniel Way; RF Way Family Trust, Trust for the Benefit of James Daniel Way, John Daniel Way, Trustee; John Samuel Way, all of Hawkinsville, Georgia; Mary Ann Way, Alexandria, Virginia; Robert F. Way; Robert F. Way Family Trust, Robert F. Way, Trustee, both of Perry, Georgia; Dottie Way Woodroof; W. Cole Woodroof; Mary Margaret Sandy; William Cole Woodroof, Jr., all of Cordele, Georgia; as a group acting in concert, to retain voting shares of Planters First Bancorp, Inc., Hawkinsville, Georgia, which controls Planters First Bank, Cordele, Georgia.	Newspaper: Federal Register:	11/18/2024 11/13/2024
SMARTBANK	* Branch (Domestic)	SmartBank, Pigeon Forge, Tennessee, to establish a branch located at 207 Montgomery Street, Suite 100, Montgomery, Alabama, 36104.	Newspaper: Federal Register:	11/07/2024 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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act



**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending October 26, 2024**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
BSB COMMUNITY BANCORPORATION, INC.	Change in Bank Control	Louis James Schweigert, Cuba City, Wisconsin, to acquire the voting shares of BSB Community Bancorporation, Inc. and thereby indirectly control Benton State Bank, both of Benton, Wisconsin.	Newspaper: Federal Register:	Not available Not available
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
FIRST FARMERS BANK & TRUST CO.	* Branch (Domestic)	First Farmers Bank & Trust, Converse, Indiana to establish a branch located at 1511 West South Street, Lebanon, Indiana 46052.	Newspaper: Federal Register:	10/18/2024 Not applicable
TALEN, INC.	Change in Bank Control	The Deborah A. Talen Trust with Deborah A. Talen as trustee, both of Minneapolis Minnesota, to join as a member of the Talen Family Control Group, a group acting in concert, to acquire voting shares of Talen, Inc. and thereby indirectly acquire voting shares of Farmers Savings Bank & Trust, both of Traer, 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 October 26, 2024

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTERN ILLINOIS BANCSHARES, INC.	Change in Bank Control	Notice by The Andrew A. Black Living Trust, dated June 21, 2019, Andrew A. Black and Lesa A. Black, as co-trustees, all of Princeville, Illinois; Kay I. German Revocable Trust, Kay I. German, both of Chillicothe, Illinois, and Andrew A. Black, Princeville, Illinois, as co-trustees; William M. German Revocable Trust, dated November 7, 1994, William M. German, both of Chillicothe, Illinois, and Andrew A. Black, Princeville, Illinois, as co-trustees; Charles L. German and Kathryn J. German, both of Marco Island, Florida; Kathleen A. Messersmith Declaration of Trust, dated March 18, 2005, Kathleen A. Messersmith, as trustee, both of Princeville, Illinois; Julie K. Wilson, Sugar Grove, Illinois; and Beth A. Kurtz, Chillicothe, Illinois, each a member of the German Family Control Group, a group acting in concert, to acquire voting shares of Western Illinois Bancshares, Inc., Monmouth, Illinois, and thereby indirectly acquire voting shares of Midwest Bank, Monmouth, Illinois and Princeville State Bank, Princeville, Illinois.	Newspaper: Federal Register:	Not available 11/14/2024

---

---

\* 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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 26, 2024

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMETOWN BANCORP, INC.	Change in Bank Control	Notice by Robert Gary Maxwell and Brandon Maxwell, both of Milan, Tennessee, to establish the Maxwell Family Control Group to retain voting shares of Hometown Bancorp, Inc., and thereby retain voting shares of The Bank of Milan, both of Milan, Tennessee.	Newspaper:	11/19/2024
			Federal Register:	11/14/2024

---

**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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 October 26, 2024

---

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST STATE BANK SOUTHWEST KSOP PLAN AND TRUST	Change in Bank Control	Katelyn Kae Olson, Adrian, Minnesota; to become co-trustee of First State Bank Southwest KSOP Plan and Trust, and thereby acquire control of First Rushmore Bancorporation, Inc. (First Rushmore), both of Worthington, Minnesota, and thereby indirectly acquire control of First State Bank Southwest, Pipestone, Minnesota.	Newspaper: 11/20/2024 Federal Register: 11/13/2024

---

---

\* Subject to the provisions of the Community Reinvestment Act

**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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 26, 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

---

---

\* Subject to the provisions of the Community Reinvestment Act



District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 26, 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 &amp; 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 &amp; 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
EMPRISE FINANCIAL CORPORATION	Change in Bank Control	The Matthew Michaelis Trust B, Amy Madsen and Matthew Michaelis as co-trustees, all of Wichita, Kansas, to acquire voting shares of Emprise Financial Corporation, and thereby indirectly acquire voting shares of Emprise Bank, all of Wichita, Kansas, and to join the Michaelis Family Group, a group acting in concert. Amy Madsen and Matthew Michaelis have previously been approved as members of the Michaelis Family Group.	Newspaper: Federal Register:	11/12/2024 11/14/2024
FIRST FIDELITY BANK	* Branch (Domestic)	First Fidelity Bank, Oklahoma City, Oklahoma, to establish a branch located at 13144N. May Avenue, Oklahoma City, Oklahoma.	Newspaper: Federal Register:	Not available 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 October 26, 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 October 26, 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 &amp; 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 October 26, 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>	

---

---

\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 26, 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 &amp; 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 October 26, 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 October 26, 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&amp;M).</p> <p>In addition, the John R. Lauritzen 1972 Trust f/b/o Margaret L. Dodge &amp; 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 October 26, 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 October 26, 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 &amp; 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 &amp; 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 October 26, 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

---

---

\* 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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 26, 2024

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST LIBERTY BANK	* 18C * Branch (Domestic)	First Liberty Bank, Liberty, Texas, to acquire by merger First National Bank of Alvin, Alvin, Texas.	Newspaper: Federal Register:	Not available Not applicable
FIRST LIBERTY BANK	* 18C * Branch (Domestic)	First Liberty Bank, Liberty, Texas, to acquire by merger Pearland State Bank, Pearland, Texas.	Newspaper: Federal Register:	Not available Not applicable
FIRST LIBERTY NATIONAL BANCSHARES, INC.	* 3A3	First Liberty National Bancshares, Inc., Liberty, Texas, to acquire First National Bank of Alvin, Alvin, Texas, from Coastal Bancshares, Inc., Pearland, Texas.	Newspaper: Federal Register:	Not available 11/29/2024
FIRST LIBERTY NATIONAL BANCSHARES, INC.	* 3A3	First Liberty National Bancshares, Inc., Liberty, Texas, to acquire Pearland State Bank, Pearland, Texas, from Coastal Bancshares, Inc., Pearland, Texas.	Newspaper: Federal Register:	Not available 11/29/2024

---

---

\* 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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending October 26, 2024**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
3487947	UNIBANK, LYNNWOOD, WASHINGTON	07/05/2024	07/31/2023	S	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act