



FEDERAL RESERVE RELEASE

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

No. 27 Week ending July 6, 2024

Board Actions

Personnel

Division of Reserve Bank Operations and Payment Systems—appointment of Alyssa Arute as assistant director and manager.

Approved: July 1, 2024

Division of Reserve Bank Operations and Payment Systems—appointment of Frederick Zevin as assistant director and manager.

Approved: July 1, 2024

Division of Reserve Bank Operations and Payment Systems—appointment of Sonia Irvine as assistant director and manager.

Approved: July 1, 2024

Division of Reserve Bank Operations and Payment Systems—appointment of Krzysztof Wozniak as assistant director and chief.

Approved: July 1, 2024

Reserve Bank Operations

Federal Reserve Bank of Atlanta—appointment of Cheryl Venable as first vice president and chief operating officer.*

Approved: June 18, 2024

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 8651 Eldorado Parkway, McKinney, Texas.

Approved: July 1, 2024

Richmond

United Community Bank, Greenville, South Carolina—to establish a branch at 1110 North Charles Seivers Boulevard, Clinton, Tennessee.

Approved: July 2, 2024

Bank Holding Companies

Boston

Mutual Bancorp, Hyannis, Massachusetts—relief from certain commitments.*

Granted: June 26, 2024

*Addition

Director, S&R

SoFi Technologies, Inc., and Social Finance, Inc., both of San Francisco, California—relief from certain commitments.*

Granted: June 24, 2024

*Addition

New York

Hanover Bancorp, Inc., Mineola, New York (a Maryland corporation)—to become a bank holding company by acquiring Hanover Bancorp, Inc., Mineola, New York (a New York corporation), and thereby indirectly acquiring Hanover Community Bank, Garden City Park, New York.

Approved: July 5, 2024

Banks, State Member

San Francisco

Bank of Hawaii, Honolulu, Hawaii—to make a public welfare investment.

Approved: July 1, 2024

Change in Bank Control

St. Louis

Commerce Holding Corporation, Corinth, Mississippi—Ethel Archer Davis; Frank Archer Davis, Sr., individually and as trustee of the Frank Archer Davis, Jr. Trust, the John Leland Davis Trust, and the Minor Child Trust; William Hull Davis, Jr., individually and as trustee of the William Hull Davis, III Trust, the Grace Ann Davis Trust, the George Newman Davis Trust, and the Samuel McTyeire Davis Trust, all of Corinth, Mississippi; to form the Davis Family Control Group, a group acting in concert, to retain voting shares of Commerce Holding Corporation, and thereby indirectly retain voting shares of Commerce Bank, Corinth, Mississippi.

Permitted: July 3, 2024

Farmers State Holding Corp., Harrisburg, Illinois—Thomas Ryan Franks, Thomas Walker Franks, Amanda Jo Holland, and Elizabeth Lane Pilcher, all of Harrisburg, Illinois; to join Thomas William Franks, Marion, Illinois, to establish the Franks Family Control Group, a group acting in concert, to retain voting shares of Farmers State Holding Corp. and thereby indirectly retain voting shares of Farmers State Bank of Alto Pass, Alto Pass, Illinois.

Permitted: July 3, 2024

Extensions of Time

Secretary

Total Loss-Absorbing Capacity (TLAC) Rule—extension of time for The Bank of New York Mellon Corporation and State Street Corporation to comply with the TLAC rule's clean holding company provisions with respect to certain covered agreements.*

Granted: June 20, 2024

*Addition

Total Loss-Absorbing Capacity (TLAC) Rule—extension of time for Bank of America Corporation; Wells Fargo & Company; Citigroup, Inc.; The Goldman Sachs Group, Inc.; JPMorgan Chase & Company; and Morgan Stanley to comply with the TLAC rule's clean holding company provisions with respect to certain covered agreements.*

Granted: June 20, 2024

*Addition

Supervision and Regulation

Director, S&R

Discover Financial Services, Riverwoods, Illinois—to make certain capital distributions under the capital plan rule.*

Approved: June 28, 2024

*Addition

Truist Financial Corporation, Charlotte, North Carolina—to make certain capital distributions under the capital plan rule.*

Approved: June 28, 2024

*Addition

UBS Americas Holding LLC, New York, New York—to make certain capital distributions under the capital plan rule.*

Approved: June 28, 2024

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 1

Federal Reserve Bank of Boston

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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 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHANG HWA COMMERCIAL BANK, LTD.	Branch/Agency/CLC	Chang Hwa Commercial Bank, Ltd., Taipei, Taiwan, to upgrade the branch at 515 South Flower Street, Suite 850, Los Angeles, California, from a limited purpose branch to a full-service branch, pursuant to Section 7(d) of the International Banking Act and Section 211.24(a) of Regulation K.	Newspaper: Federal Register:	Not available 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		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending July 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
GELT Bancorp	3A1	GELT Bancorp, Inc., propose reorganization and formation of a Bank Holding Company of Bank of Bird-in-Hand, both of Bird-In-Hand, PA.	Newspaper:	Not available
			Federal Register:	Not available

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 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
Monroe Federal Bancorp, Inc	* Unitary Formation	Application by Monroe Federal Bancorp, Inc., to become a savings and loan holding company by acquiring Monroe Federal Savings and Loan Association, both of Tipp City, Ohio, in connection with the mutual-to-stock conversion of Monroe Federal Savings and Loan Association.	Newspaper: 08/02/2024 Federal Register: Not available

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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 July 6, 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 July 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
SOUTHSTATE CORPORATION	* 3A3 * 3A5	SouthState Corporation, Winter Haven, Florida, to merge with Independent Bank Group, Inc., and therefore indirectly acquire its subsidiary, Independent Bank (dba Independent Financial), both of McKinney, Texas.	Newspaper: Federal Register:	07/29/2024 08/09/2024
SYNOVUS BANK	* Branch (Domestic)	Synovus Bank, Columbus, Georgia, to establish a branch located at 6801 Flat Rock Road (Midland Commons) Columbus, GA 31909.	Newspaper: Federal Register:	Not available 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 July 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BRECKINRIDGE BANCSHARES, INC.	Listed Going Concern	First Breckinridge Bancshares, Inc., Irvington, Kentucky, for retroactive approval to retain voting shares of First Kentucky Holding Company, LLC, Louisville, Kentucky, and thereby engage in certain trust activities, pursuant to section 4(c)(8) of the Bank Holding Company Act of 1996, as amended, and Section 225.24 of Regulation Y	Newspaper: Federal Register:	Not applicable 07/25/2024

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		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 6, 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 July 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas, to establish a branch at 8111 N. FM 620, Austin, Texas 78726	Newspaper:	Not available
			Federal Register:	Not applicable

* 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

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 July 6, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 12

Federal Reserve Bank of San Francisco

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Institution	Location	Quarter
NONE		

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