



FEDERAL RESERVE RELEASE

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

No. 37 Week ending September 14, 2024

Board Actions

Enforcement

Fieldpoint Private Holdings, Inc., and Fieldpoint Private Bank and Trust, both of Greenwich, Connecticut—written agreement with the Federal Reserve Bank of New York and the State of Connecticut Department of Banking.

Announced: September 11, 2024

Forms

FR 2064—final Board review to extend without revision the Recordkeeping Requirements Associated with Changes in Foreign Investments (Made Pursuant to Regulation K).*

Approved: July 23, 2024

*Addition

FR 3066—initial Board review to extend without revision the Federal Reserve Payments Study.*

Approved: July 23, 2024

*Addition

FR H-7—initial Board review to extend without revision the Disclosure Requirements of Subpart H of Regulation H (Consumer Protection in Sales of Insurance).*

Approved: July 23, 2024

*Addition

FR K-2—final Board review to extend without revision the International Applications and Prior Notifications Under Subpart B of Regulation K.*

Approved: July 23, 2024

*Addition

FR YY—final Board review to extend with revision the Reporting, Recordkeeping, and Disclosure Requirements Associated with Regulation YY.*

Approved: July 23, 2024

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Richmond

United Community Bank, Greenville, South Carolina—to establish a branch at 1105 Hatches Pond Lane, Cary, North Carolina.

Approved: September 13, 2024

United Community Bank, Greenville, South Carolina—to establish a branch at 1561 Main Street, Sarasota, Florida.

Approved: September 12, 2024

San Francisco

Commonwealth Business Bank, Los Angeles, California—to establish a branch at 1 Bridge Plaza, Fort Lee, New Jersey.

Returned: September 11, 2024

Bank Holding Companies

St. Louis

Central Bancshares, Inc., Little Rock, Arkansas—to become a bank holding company by acquiring Central Bank, Little Rock, Arkansas.

Approved: September 12, 2024

Change in Bank Control

Chicago

Whitney Corporation of Iowa, Atlantic, Iowa—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, Atlantic, Iowa.

Permitted: September 11, 2024

Richmond

Farmers and Merchants Bancshares, Inc., Hampstead, Maryland—Barry J. Renbaum, individually, Carol E. Renbaum, individually, both of Reisterstown, Maryland; Bryan M. Renbaum, individually, Frederick, Maryland, and the Renbaums, a group acting in concert, to acquire voting shares of Farmers and Merchants Bancshares, Inc., and thereby indirectly acquire Farmers and Merchants Bank, Upperco, Maryland.

Permitted: September 12, 2024

San Francisco

Cache Valley Banking Company, Logan, Utah—Beech Tree Partners, L.P., N. George Daines, manager, Providence, Utah; Appian Investments, LLC, Gabrielle D. Gay, manager, West Palm Beach, Florida; Linda S. Daines, individually, New York, New York; RFD51, LLC, Linda S. Daines, manager, New York, New York; WKA19, LLC, Linda S. Daines, manager, New York, New York; Armani57, LCC, Peter C. Daines, manager, Logan, Utah; and Ginger60, LLC, Holly Daines, manager, Logan, Utah, to retain voting shares of Cache Valley Banking Company and thereby indirectly retain voting shares of Cache Valley Bank, Logan, Utah, and thereby also indirectly retain voting shares of Liberty Bank, Inc., Salt Lake City, Utah.

Permitted: September 11, 2024

Extensions of Time

Secretary

Bank-Fintech Arrangements—extension of the comment period until October 30, 2024, on the interagency request for information and comment on bank-fintech arrangements involving banking products and services distributed to consumers and businesses.

Approved: September 12, 2024

Other Actions

San Francisco

Jean Chalopin, Nassau, Bahamas—remove certain commitments in light of the wind-down of FBH Corporation and Farmington State Bank.*

Granted: September 4, 2024

*Addition

Regulations and Policies

General Counsel

Bank Term Funding Program—report to Congress under section 13(3) of the Federal Reserve Act.

Approved: September 10, 2024

Lending and Liquidity Facilities—reports to Congress under section 13(3) of the Federal Reserve Act in response to COVID-19.

Approved: September 10, 2024

Supervision and Regulation

Director, S&R

Capital One Financial Corporation, McLean, Virginia—to make certain capital distributions under the capital plan rule.

Approved: September 11, 2024

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 14, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 September 14, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
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

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 September 14, 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 September 14, 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 September 14, 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 September 14, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST VISION BANK OF TENNESSEE	* Branch (Domestic)	First Vision Bank of Tennessee, Tullahoma, Tennessee, to establish a branch located at Burton Hills Boulevard, Suite 170, Nashville, Tennessee 372.	Newspaper: Federal Register:	09/24/2024 Not applicable
P B BANCSHARES, INC.	Change in Bank Control	JAG 2024 Exempt Trust and JAG 2024 Non-Exempt Trust, Calvin Thomas Gobbell, as trustee of both trusts, all of Clifton, Tennessee, to become a member of the Gobbell Family Control Group, a group acting in concert, to acquire shares of PB Bancshares, Inc., and thereby indirectly control voting shares of Peoples Bank, both of Clifton, Tennessee.	Newspaper: Federal Register:	10/02/2024 10/01/2024

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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 September 14, 2024**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 Not available
BANK IOWA	* Branch (Domestic)	Bank Iowa, West Des Moines, Iowa, to establish a branch located at 1919 US-18, Clear Lake, Iowa.	Newspaper: Federal Register:	09/20/2024 Not applicable
GLENWOOD BANCORPORATION	Change in Bank Control	Notice by Grant Dean, Glenwood, Iowa, together with the John C. Dean Grandchildren's Trust, Grant Dean and Larry W. Winum as co-trustees; the Carol C. Dean Grandchildren's Trust, Grant Dean and Larry W. Winum as co-trustees; and the Larry W. Winum Revocable Trust, Larry W. Winum as trustee, all of Glenwood, Iowa; as a group acting in concert, to retain voting shares of Glenwood Bancorporation, and thereby indirectly retain voting shares of Glenwood State Bank, both of Glenwood, Iowa.	Newspaper: Federal Register:	Not available Not available
HERKY HAWK FINANCIAL CORP.	Change in Bank Control	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, both of Monticello, Iowa.	Newspaper: Federal Register:	Not available 09/19/2024
SECURITY BANK, S.B.	* 3A1	Security Midwest Bancorp, Inc., to become a bank holding company pursuant to Section 3(a)(1) of the BHC Act, by acquiring Security Bank, S.B. ("Bank"), both of Springfield, Illinois, in connection with the mutual-to-stock conversion of Bank.	Newspaper: Federal Register:	Not available 10/23/2024

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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 September 14, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL TRUST BANK, THE	* Branch (Domestic)	The Central Trust Bank, Jefferson City, Missouri, to establish a branch facility to be located at 2 Old Williamsburg Parkway, Wentzville, Missouri.	Newspaper: Federal Register:	09/28/2024 Not applicable
FIRST HORIZON BANK	Public Welfare Investment	First Horizon Bank, Memphis, Tennessee, requests prior approval to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

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	09/23/2023 06/05/2023 S Int Small Bank

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 14, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLAYTON BANKSHARES, INC.	Change in Bank Control	Dennis J. Vogel, La Crosse, Wisconsin, to join the Bosshard Family Group, a group acting in concert; to retain voting shares of Clayton Bankshares, Inc., and thereby indirectly retain voting shares of Citizens State Bank of La Crosse, both of La Crosse, Wisconsin.	Newspaper: Federal Register:	Not available Not available
LAKE ELMO BANCSHARES, INC.	Change in Bank Control	John Daniel Billingsley, Lake Elmo, Minnesota, to join the Raleigh Family Control Group, a group acting in concert, to retain voting shares of Lake Elmo Bancshares, Inc. and thereby indirectly retain voting shares of Lake Elmo Bank, both of Lake Elmo, Minnesota.	Newspaper: Federal Register:	10/03/2024 10/03/2024

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 September 14, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
GARNETT BANCSHARES, INC.	Change in Bank Control	Cameron J.W. Cooper, Greeley, Kansas; Carston D. Cooper, Lenexa, Kansas; Kelsey L. Cooper, Prairie Village, Kansas; and Katelin M. Shane, Louisburg, Kansas, to retain and acquire additional voting shares of Garnett Bancshares, Inc., Garnett, Kansas, and thereby indirectly retain and acquire additional voting shares of Patriots Bank, Garnett, Kansas, and to join the Cooper Family Group, a group acting in concert.	Newspaper: Federal Register:	Not available 10/01/2024

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
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 September 14, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending September 14, 2024

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMONWEALTH BUSINESS BANK	* Branch (Domestic)	Commonwealth Business Bank, Los Angeles, California, to establish a branch office at 1 Bridge Plaza, Suite 655, Fort Lee, New Jersey.	Newspaper:	09/27/2024
			Federal Register:	Not applicable

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District: 12

Federal Reserve Bank of San Francisco

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3487947	UNIBANK, LYNNWOOD, WASHINGTON	07/05/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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