



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 9, 2025



Board Actions

None

Actions Under Delegated Authority

Advisory Councils

Director, S&R

Insurance Policy Advisory Committee—notice that the Board is accepting applications from individuals who wish to be considered for membership on the committee.

Approved: August 7, 2025

Bank Branches, Domestic

New York

Metropolitan Commercial Bank, New York, New York—to establish a full-service de novo branch at 1111 Brickell Avenue, Miami, Florida.

Approved: August 7, 2025

Secretary

First Western Bank and Trust, Minot, North Dakota—to establish a branch at 3001 North Alma School Road, Chandler, Arizona.

Approved: August 8, 2025

Bank Holding Companies

Chicago

Pluto Investments Inc., Wilmington, Delaware—to become a bank holding company by acquiring Ambanc Financial Services, Inc., and thereby indirectly acquiring American Bank of Beaver Dam, both of Beaver Dam, Wisconsin.

Withdrawn: August 8, 2025

Dallas

Mustang Holdings Group, LLC, Sealy, Texas—to become a bank holding company by acquiring Odem Bancshares, Inc., and thereby indirectly acquiring First State Bank of Odem, both of Odem, Texas.

Approved: August 8, 2025

Kansas City

Bendena Bancshares, Inc., Bendena, Kansas—waiver of application to acquire The Bank of Denton, Denton, Kansas, in connection with the merger of The Bank of Denton with and into Bendena State Bank, Bendena, Kansas.

Granted: August 7, 2025

Reisher Family Foundation, Lakewood, Colorado—to acquire voting shares of FirstBank Holding Company, and thereby indirectly acquire voting shares of FirstBank, both of Lakewood, Colorado.

Approved: August 7, 2025

Secretary

Columbia Banking System, Inc., Tacoma, Washington—to acquire Pacific Premier Bancorp, Inc., and thereby indirectly acquire Pacific Premier Bank, National Association, both of Irvine, California.

Approved: August 5, 2025

St. Louis

RiverBank Bancshares, Inc., Pocahontas, Arkansas—to become a bank holding company by acquiring RiverBank, Pocahontas, Arkansas.

Approved: August 7, 2025

Banks, State Member

San Francisco

The Banc of California, Los Angeles, California—to make a public welfare investment.

Approved: August 7, 2025

Central Pacific Bank, Honolulu, Hawaii—to make a public welfare investment.*

Approved: August 1, 2025

*Addition

Secretary

First Financial Bank, Cincinnati, Ohio—to make certain public welfare investments (two requests).

Approved: August 4, 2025

The Northern Trust Company, Chicago, Illinois—to make a public welfare investment.

Approved: August 4, 2025

Regulations and Policies

General Counsel

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

Approved: August 7, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 9, 2025

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
699105	BLUESTONE BK, RAYNHAM, MASSACHUSETTS	03/02/2025	11/04/2024	S	Int Small Bank
447100	CORNERSTONE BK, SPENCER, MASSACHUSETTS	07/06/2024	03/04/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending August 9, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
ICICI BANK LIMITED	Rep Office	ICICI Bank Limited, Mumbai, India, to establish two representative offices in Chicago, Illinois and Edison, New Jersey, pursuant to Section 10(a) of the International Banking Act, and Section 211.24(a)(2)(i)(B)(2) of Regulation K.	Newspaper: Federal Register:	Not available Not applicable

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District: 2

Federal Reserve Bank of New York

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3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	08/18/2024	01/16/2024	NI	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 9, 2025

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		

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District: 4**Federal Reserve Bank of Cleveland****Filings received during the week ending August 9, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	* Branch (Domestic)	First Financial Bank, Cincinnati, Ohio, to establish a branch facility to be located at 1405 West Broadway, Louisville, Kentucky 40203 (Jefferson County)	Newspaper: Federal Register:	08/22/2025 Not applicable
FIRST FINANCIAL BANK	* Branch (Domestic)	First Financial Bank, Cincinnati, Ohio, to establish a branch facility to be located at 305 N. Peoria Street, Suite 200, Chicago, Illinois 60607 (Cook County)	Newspaper: Federal Register:	08/22/2025 Not applicable
FIRST FINANCIAL BANK	* Branch (Domestic)	First Financial Bank, Cincinnati, Ohio, to establish a branch facility to be located at 215 Superior Avenue, Suite 220, Cleveland, Ohio 44114 (Cuyahoga County)	Newspaper: Federal Register:	08/22/2025 Not applicable
HOMETOWN BANCSHARES, INC.	Change in Bank Control	Interagency Notice of Change in Bank Control by Julie Harris, Newport, Ohio, individually and as trustee of the Hometown Bancshares Inc., 401(k) Profit Sharing Plan, Middlebourne, West Virginia; to join a group acting in concert, to retain voting shares of Hometown Bancshares, Inc., and thereby indirectly retain voting shares of Union Bank, Inc., both of Middlebourne, West Virginia.	Newspaper: Federal Register:	08/19/2025 08/25/2025

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District: 4

Federal Reserve Bank of Cleveland

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504311	GENOA BKG CO, GENOA, OHIO	03/22/2025	05/13/2024	O	Int Small Bank
1017425	KILLBUCK SVGS BK CO, KILLBUCK, OHIO	01/18/2025	07/29/2024	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending August 9, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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		

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 9, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	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 9, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BOSP BANCSHARES, INC.	* 3A3	BOSP Bancshares, Inc., Sun Prairie, Wisconsin, to acquire 100 percent of Banner Banks, Birnamwood, Wisconsin.	Newspaper: Federal Register:	Not available Not available
EWSB BANCORP, INC.	Change in Bank Control	Kory J. Schneider, Carrie A. Schneider, Roger J. Schneider, Georgiana L. Schneider, Kari Burns, Kim Willison, and Linda Schneider to acquire voting shares of EWSB Bancorp, Inc. and thereby indirectly acquire voting shares of East Wisconsin Savings Bank, both of Kaukauna, Wisconsin.	Newspaper: Federal Register:	Not available Not available
F.N.B.C. OF LA GRANGE, INC.	Change in Bank Control	Lenore M. McCarter, LaGrange, Illinois to retain voting shares of FNBC of LaGrange, Inc. and thereby indirectly retain voting shares of FNBC Bank and Trust, both of LaGrange, Illinois.	Newspaper: Federal Register:	Not available Not available

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District: 7**Federal Reserve Bank of Chicago**

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930442	BANK OF PONTIAC, PONTIAC, ILLINOIS	10/25/2024	07/15/2024	S	Int Small Bank
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
724744	GNB BK, GRUNDY CENTER, IOWA	02/08/2025	11/18/2024	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

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 9, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTENNIAL BANK	* Branch (Domestic)	Centennial Bank, Conway, Arkansas, to establish a branch to be located at 401 W. Rusk Street, Suite 100, Rockwall, Texas.	Newspaper: Federal Register:	08/15/2025 Not applicable
FARMERS BANCORP, INC. OF MARION, KENTUCKY	Change in Bank Control	Notice by Farmers Bank and Trust Company 401(k) Employee Stock Ownership Plan and Trust, Marion, Kentucky, and its trustees, J. Wade Berry, Eddyville, Kentucky; Christopher E. Cook, and Sandra Stephens, both of Marion Kentucky, a group acting in concert, to retain voting shares of Farmers Bancorp, Inc. of Marion, Kentucky, and thereby indirectly retain voting shares of Farmers Bank & Trust Company, both of Marion, Kentucky	Newspaper: Federal Register:	08/26/2025 08/28/2025
Southern Illinois Bancshares, Inc.	* 3A1	Southern Illinois Bancshares, Inc., to become a bank holding company by acquiring 100 percent of Southern Illinois Bank, both of Johnston City, Illinois.	Newspaper: Federal Register:	Not applicable Not applicable

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District: 8**Federal Reserve Bank of St. Louis**

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261940	ANSTAFF BK, GREEN FOREST, ARKANSAS	02/28/2025	11/12/2024	S	Int Small Bank
168571	ARMOR BK, FORREST CITY, ARKANSAS	01/19/2025	10/15/2024	S	Int Small Bank
466754	BANK OF FAYETTE CTY, PIPERTON, TENNESSEE	11/02/2024	07/22/2024	S	Int Small Bank
541857	CARROLL B&T, HUNTINGDON, TENNESSEE	09/27/2024	06/03/2024	S	Int Small Bank
114840	FIRST ST BK, RUSSELLVILLE, ARKANSAS	03/22/2025	12/02/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
909055	PEOPLES B&TC CO, TROY, MISSOURI	07/28/2024 04/22/2024 S Int Small Bank
3350724	SIGNATURE BK, FAYETTEVILLE, ARKANSAS	02/16/2025 10/15/2024 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 August 9, 2025

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
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 9, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK7	* Branch (Domestic) Premises	Bank7, Oklahoma City, Oklahoma, to establish a branch at 4003 East 51st Street, Tulsa, Oklahoma, and to increase its investment in premises.	Newspaper: Federal Register:	08/19/2025 Not applicable
FIRSTSUN CAPITAL BANCORP	Change in Bank Control	The Moneta Trust, St. Louis, Missouri, as trustee of the Joyce V. Hale GRAT Trust fbo Max Alan Hale Family u/a/d July 31, 2003, the JVH Orion Trust for the Max Alan Hale Family u/a/d July 8, 2011, the JVH Orion Trust for the Lisa K. Hale Family u/a/d July 8, 2011; the JJH Credit Shelter Trust u/a/d August 4, 2023 (the Moneta Trust, trustee), St. Louis, Missouri; Innes B. Hale, Denver, Colorado; Ennis A. Rios, Denver, Colorado; and Ambyr R. Rios, Denver, Colorado; to join the Hale Family Control Group, a group acting in concert, to retain voting shares of FirstSun Capital Bancorp, Denver, Colorado, and thereby indirectly retain voting shares of, Sunflower Bank, National Association, Dallas, Texas.	Newspaper: Federal Register:	Not available Not available

District: 10

Federal Reserve Bank of Kansas City

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463650	ADAMS B&TC, OGALLALA, NEBRASKA	11/07/2024	08/05/2024	S	Int Small Bank
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
386450	FIVE POINTS BK, HASTINGS, NEBRASKA	10/14/2024	07/29/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
396255	SOVEREIGN BK, SHAWNEE, OKLAHOMA	03/01/2025

District: 11

Federal Reserve Bank of Dallas

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Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 11

Federal Reserve Bank of Dallas

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965789	SUSSER BK, DALLAS, TEXAS	02/13/2025	08/26/2024	S	Int Small Bank
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 August 9, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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