



FEDERAL RESERVE RELEASE

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

No. 33 Week ending August 16, 2025

Board Actions

Enforcement

First Horizon Bank, Memphis, Tennessee—consent order of prohibition against Khalila Cooper, a former institution-affiliated party.

Announced: August 12, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

New York

Orange Bank & Trust Company, Middletown, New York—to establish a branch at 715 Route 211 East, Middletown, New York.

Approved: August 15, 2025

St. Louis

The Central Trust Bank, Jefferson City, Missouri—to establish a branch at 2516 West Main Street, Littleton, Colorado.

Approved: August 14, 2025

Bank Holding Companies

Atlanta

Climate First Bancorp, Inc., Winter Park, Florida—relief from a commitment.*

Granted: August 6, 2025

*Addition

Millennium Bancshares, Inc., Ooltewah, Tennessee—to merge with North Georgia Community Financial Partners, Inc., and thereby acquire North Georgia National Bank, both of Calhoun, Georgia.

Approved: August 11, 2025

Cleveland

NexTier Incorporated, Kittanning, Pennsylvania—request by the Snyder Family Group for relief from a commitment involving NexTier Incorporated (formerly Merchants Bancorp of Pennsylvania, Inc.).

Granted: August 14, 2025

Kansas City

Kansas Investors Bancshares, Inc., Blue Mound, Kansas—to become a bank holding company by acquiring The Farmers State Bank of Blue Mound, Blue Mound, Kansas.

Approved: August 13, 2025

West 4 Bancshares, Inc., Healy, Kansas—to acquire The First State Bank of Ransom, Ransom, Kansas.

Approved: August 14, 2025

New York

Seneca Financial MHC, Baldwinsville, New York—to convert from mutual to stock form. As part of the conversion, (1) Seneca Financial MHC and Seneca Financial Corp., Baldwinsville, New York, will cease to exist and (2) Seneca Savings, Baldwinsville, New York, will convert to a commercial bank; be renamed Seneca Savings Bank, National Association; and become a subsidiary of Seneca Bancorp, Inc., which has applied to become a bank holding company.

Approved: August 12, 2025

Banks, State Member

New York

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.

Approved: August 14, 2025

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.

Approved: August 12, 2025

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.

Approved: August 11, 2025

Secretary

The Northern Trust Company, Chicago, Illinois—to make a noncash dividend.

Approved: August 14, 2025

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

Approved: August 11, 2025

Change in Bank Control

Atlanta

Heritage Financial Corporation, Columbia, Tennessee—Edward Kent Pardon and Edward Kent Pardon IRA, both of Columbia, Tennessee; and Doris Pardon, Summertown, Tennessee; to form the Pardon Family Control Group, a group acting in concert, to retain voting shares of Heritage Financial Corporation and thereby indirectly retain voting shares of Heritage Bank & Trust, Columbia, Tennessee.

Permitted: August 15, 2025

Kansas City

Cedar Rapids State Company, Cedar Rapids, Nebraska—Mollie Morrow, Albion, Nebraska; to become a member of the Sullivan Morrow Family Control Group, a group acting in concert, to retain voting shares of Cedar Rapids State Company and thereby indirectly retain voting shares of Cedar Rapids State Bank, Cedar Rapids, Nebraska.

Permitted: August 11, 2025

Orrick Financial Corporation, Orrick, Missouri—Ryan Sullivan, Dorado, Puerto Rico, and Bryan Adams, Loch Lloyd, Missouri; to establish the Sullivan Adams Control Group, a group acting in concert, to acquire voting shares of Orrick Financial Corporation and thereby indirectly acquire voting shares of TBO Bank, Orrick, Missouri.

Permitted: August 14, 2025

Minneapolis

Grant County Bancorporation, Inc., Carson, North Dakota—Michael Schmid, Carson, North Dakota; to join the Schmid Family Control Group, a group acting in concert, to acquire voting shares of Grant County Bancorporation, Inc., and thereby indirectly acquire voting shares of Grant County State Bank, Carson, North Dakota.

Permitted: August 15, 2025

International Operations

New York

JPMorgan Chase & Co., New York, New York; JPMorgan Chase Bank, N.A., Columbus, Ohio; and J.P. Morgan International Finance Limited, New York, New York—prior notice to make an investment in an Edge Act corporation and an investment in a foreign subsidiary pursuant to section 211.9(f) of the Board's Regulation K.*

Reviewed and no objection: July 30, 2025

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 16, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMETOWN FINANCIAL GROUP MHC	* Thrift Going Concern	Notice by Hometown Financial Group, MHC and Hometown Financial Group, Inc., both of Easthampton, Massachusetts, to merge with 15 Beach, MHC, and CFSB Bancorp, Inc., respectively, and thereby indirectly acquire Colonial Federal Savings Bank, all of Quincy, Massachusetts, pursuant to Section 4(c)(8) of the Bank Holding Company Act of 1956, as amended, and section 225.28(b)(4)(ii) of Regulation Y.	Newspaper: Federal Register:	Not available 08/29/2025

* Subject to the provisions of the Community Reinvestment Act

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 16, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 16, 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		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending August 16, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 16, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENCHMARK COMMUNITY BANK	Premises	Benchmark Community Bank, Kenbridge, Virginia, to increase its investment in bank premises.	Newspaper:	Not applicable
			Federal Register:	Not applicable
Shermen Bank International	Edge Corp Establishment	Shermen Bank International, Washington, D.C., to establish a de novo Edge Act Corporation.	Newspaper:	
			Federal Register:	

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District: 5

Federal Reserve Bank of Richmond

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3567269	SELECT BK, FOREST, VIRGINIA	06/01/2024	04/17/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending August 16, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN BANCORP, INC.	* 3A3 * 3A5	American Bancorp, Inc., Macon, Georgia to acquire and merge with New Republic Partners, Inc. and thereby indirectly acquire New Republic Bank, both of Charlotte, North Carolina.	Newspaper: Federal Register:	09/16/2025 09/18/2025
COMMUNITY BANCSHARES OF MISSISSIPPI, INC. EMPLOYEE STOCK OWNERSHIP PLAN	* 3A3	Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Flowood, Mississippi, to acquire additional voting shares of Community Bancshares of Mississippi, Inc., Flowood, Mississippi, and thereby indirectly acquire voting shares of Community Bank of Mississippi, Flowood, Mississippi.	Newspaper: Federal Register:	09/12/2025 09/15/2025

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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 16, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
EWSB BANCORP, INC.	Change in Bank Control	Charles D. Schmalz 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
GILMAN INVESTMENT CO.	Change in Bank Control	Notice by Donna Arendt, Oskaloosa, Iowa, as trustee of the Donald D. Arendt Qualified Terminable Interest Property Marital Trust I to acquire voting shares of Gilman Investment Company, Oskaloosa, Iowa, and thereby acquiring voting shares of Citizens Savings Bank, Marshalltown, Iowa.	Newspaper: Federal Register:	Not available 08/18/2025

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 16, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANK & TRUST COMPANY	Premises	Citizens Bank & Trust Company, Van Buren, Arkansas, to increase its investment in bank premises in the amount of \$20,200.	Newspaper: Federal Register:	Not applicable Not applicable
MONTICELLO BANKING COMPANY	* Branch (Domestic)	Monticello Banking Company, Monticello, Kentucky to establish a branch facility located at 100 US Highway 676, Frankfort, Kentucky.	Newspaper: Federal Register:	08/21/2025 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 16, 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 16, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
OKLAHOMA HERITAGE BANK	Membership	Oklahoma Heritage Bank, Roff, Oklahoma, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST FIDELITY BANK	* Branch (Domestic)	First Fidelity Bank First Fidelity Bank, Oklahoma City, Oklahoma, to establish a branch located at 5114 South Power Road, Gilbert, Arizona.	Newspaper: Federal Register:	08/31/2025 Not applicable

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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	05/01/2025

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 16, 2025

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		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 16, 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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