



FEDERAL RESERVE RELEASE

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

No. 36 Week ending September 6, 2025

Board Actions

Enforcement

Societe Generale S.A., Paris, France, and Societe Generale New York Branch, New York, New York—written agreement dated December 17, 2019, terminated September 2, 2025.

Announced: September 4, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Secretary

Centennial Bank, Conway, Arkansas—to establish a branch at 401 West Rusk Street, Rockwall, Texas.

Approved: September 2, 2025

St. Louis

Monticello Banking Company, Monticello, Kentucky—to establish a branch at 100 US Highway 676, Frankfort, Kentucky.

Approved: September 5, 2025

Bank Holding Companies

Atlanta

Seacoast Banking Corporation of Florida, Stuart, Florida—waiver of application to merge with Villages Bancorporation, Inc., and thereby indirectly acquire Citizens First Bank, both of The Villages, Florida, in connection with the merger of Citizens First Bank with and into Seacoast National Bank, Stuart, Florida.

Granted: September 5, 2025

St. Louis

T & C Bancorp, Inc., Quincy, Illinois—waiver of application to acquire Great River Bancshares, Quincy, Illinois, and The Hill-Dodge Banking Company, Warsaw, Illinois, in connection with the merger of The Hill-Dodge Banking Company with and into Town and Country Bank Midwest, Quincy, Illinois.

Granted: September 4, 2025

Bank Premises

Richmond

Benchmark Community Bank, Kenbridge, Virginia—to increase its investment in bank premises.

Approved: September 2, 2025

St. Louis

Diamond Bank, Murfreesboro, Arkansas—to increase its investment in bank premises.

Approved: September 2, 2025

Change in Bank Control

Minneapolis

Lake Elmo Bancshares, Inc., Lake Elmo, Minnesota—the Family Trust under the Donald T. Raleigh Revocable Trust (co-trustees, Snowell Raleigh and Rebecca Billingsley) and the Marital Trust (LEB) under the Donald T. Raleigh Revocable Trust (co-trustees, Snowell Raleigh and Rebecca Billingsley), all of 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, Lake Elmo, Minnesota.

Permitted: September 5, 2025

Financial Holding Companies

Dallas

NexBank Capital, Inc., and The SLHC Trust, both of Dallas, Texas—election to become financial holding companies.

Effective: September 4, 2025

Membership

Kansas City

Oklahoma Heritage Bank, Roff, Oklahoma—to become a member of the Federal Reserve System.

Approved: September 5, 2025

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 6, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* 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 September 6, 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

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		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 6, 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 September 6, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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 September 6, 2025

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NONE			

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		

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District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 6, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
SYNOVUS BANK	* Branch (Domestic)	Synovus Bank, Columbus, Georgia, to establish a branch located at Carnes Crossroads, 2459 N Main St., Summerville, South Carolina 29486.	Newspaper:	09/14/2025
			Federal Register:	Not applicable

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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		

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District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending September 6, 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	Notice by the Lenore M. McCarter Declaration of Trust, Snowmass, Colorado, Lenore M. McCarter as Trustee, Snowmass, Colorado, to retain voting shares of F.N.B.C. of LaGrange, Inc. and thereby indirectly retain voting shares of FNBC Bank and Trust, both of LaGrange, Illinois.	Newspaper: Federal Register:	Not available 09/11/2025

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 6, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NATIONAL BANK CORP.	Change in Bank Control	<p>The Estate of Keith M. Ernst, Cloverdale, Indiana, Jane Ernst as Executor, Cloverdale, Indiana; Cynthia E. Prather, Franklin, Indiana; Cynthia E. Prather IRA, Cynthia E. Prather as beneficiary, Franklin, Indiana; Kerry N. Prather, Franklin, Indiana; Katherine J. Gillaspy, Spencer, Indiana; Robert K. Prather, Indianapolis, Indiana; Katrina Lewis, Cloverdale, Indiana to become the largest shareholder; Katrina Lewis Custodial IRA, Katrina Lewis as beneficiary, Cloverdale, Indiana; Michael Todd Lewis, Cloverdale, Indiana; Michael Todd Lewis IRA, Michael Todd Lewis as beneficiary, Cloverdale, Indiana; Sara E. Johnson, West Lafayette, Indiana individually and on behalf of minor children; and Jenna Marie Lanham, Cloverdale, Indiana individually and on behalf of a minor children to join the Ernst Family Control Group, a group acting in concert, and retain voting shares of First National Bank Corp., Cloverdale, Indiana and indirectly retain voting shares of First National Bank, both of Cloverdale, Indiana.</p> <p>Additionally, the Keith M. Ernst Revocable Trust, Cloverdale, Indiana, with Jane E. Ernst, Cloverdale, Indiana, Katrina Lewis, Cloverdale, Indiana, and Cynthia E. Prather, Franklin, Indiana, as Trustees; The Keith M. Ernst Bank Stock Credit Shelter Trust with Jane E. Ernst, Cloverdale, Indiana, Katrina Lewis, Cloverdale, Indiana, and Cynthia E. Prather, Franklin, Indiana, as Trustees; and The Jane E. Ernst Bank Share Trust with Jane E. Ernst, Cloverdale, Indiana, Katrina Lewis, Cloverdale, Indiana,</p>	Newspaper:	Not available
			Federal Register:	Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 6, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
		and Cynthia E. Prather, Franklin, Indiana, as Trustees; intend to join the Ernst Family Control Group, a group acting in concert, and acquire voting shares of First National Bank Corp., Cloverdale, Indiana and indirectly acquire voting shares of First National Bank, both of Cloverdale, Indiana.	

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 September 6, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLES BANK & TRUST CO.	* Branch (Domestic)	Peoples Bank & Trust Co., Troy, Missouri, to establish a mobile branch to serve Lincoln, Pike, and St. Charles Counties, Missouri.	Newspaper: Federal Register:	09/15/2025 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 September 6, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

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 September 6, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 6, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
MARION BANCSHARES, INC.	Change in Bank Control	Retroactive notice by Todd R. Staats of Newspaper: Albuquerque, New Mexico, and Shawna Federal Register: L. Pooley of Martindale, Texas, to retain shares and thereby retain control of Marion Bancshares, Inc., and indirectly Marion State Bank, both of Marion, Texas.	Not available	09/15/2025
PROSPERITY BANCSHARES, INC.	* 3A3 * 3A5	Prosperity Bancshares, Inc., Houston, Texas ("Prosperity"), a registered bank holding company incorporated under Texas law, which holds all of the stock of Prosperity Bank ("Prosperity Bank"), a Texas-chartered nonmember bank with its main office in El Campo, Texas, seeks to acquire, by merger, American Bank Holding Corporation, Corpus Christi, Texas ("ABHC"), a registered bank holding company incorporated under Texas law, which holds all of the stock of American Bank, National Association ("American Bank"), a national bank with its main office also in Corpus Christi, Texas, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act (the "BHC Act") and section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 10/06/2025

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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 September 6, 2025

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 156-44D Northern Blvd., Flushing, New York 11354.	Newspaper: Federal Register:	09/13/2025 Not applicable
EAST WEST BANK	Public Welfare Investment	East West Bank, Pasadena, California, request approval from the Federal Reserve Bank of San Francisco to make \$22 million public welfare investment in Hunt Capital Partners Tax Credit Fund 52, LP.	Newspaper: Federal Register:	Not applicable 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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