# FEDERAL DEPOSIT INSURANCE CORPORATION

# **Merger Decisions**

2024



#### FEDERAL DEPOSIT INSURANCE CORPORATION

#### MERGER DECISIONS

#### ANNUAL REPORT TO CONGRESS

(Monday, January 1, 2024 through Tuesday, December 31, 2024)

The following Merger applications were approved by the FDIC during the year 2024. With regard to each application, the FDIC considered the statutory factors, including the financial and managerial resources; future prospects of the existing and proposed institutions; the convenience and needs of the community to be served; the risk to the stability of the United States banking and financial system; and the effectiveness of each depository institution involved in the merger in combating money laundering activities, including in overseas branches.

Except as noted, reports regarding the competitive factors were requested from the Attorney General, and Summary Reports from the Attorney General indicated that the transactions would not have a significant adverse effect on competition.

In each case, the FDIC determined that the transaction would not result in a monopoly or further any combination or conspiracy to monopolize or attempt to monopolize the business of banking in any part of the United States. In addition, the FDIC determined that the transaction would not have the effect in any section of the country to substantially lessen competition or tend to create a monopoly or in any other manner restrain trade, unless the anticompetitive effects of the transaction were clearly outweighed in the public interest by the probable effect of the transaction in meeting the convenience and needs of the community to be served.

Finally, the FDIC determined that, for each interstate merger case, the resulting insured institution, including its affiliated insured institutions, upon consummation of the transaction would not control more than ten percent (10%) of the total amount of deposits of all insured depository institutions in the United States.

Note: This Report is available on the FDIC's Public Information Center's website at: <a href="https://www.fdic.gov/bank/individual/merger/">www.fdic.gov/bank/individual/merger/</a>

# **Regular Mergers**

# **Applicant Institution**

## Other Institution

Institution Name City, State	Total Assets (000's)	Cert #	# Institution Name City, State	Cert#	Assets Acquired (000's)		Action Approved	DOJ Reply Date	Application Number
Southern States Bank ANNISTON, AL	2,512,175	58558	Century Bank of Georgia CARTERSVILLE, GA	35236	355,630	2	05/21/2024	04/04/2024	20240236
West Valley National Bank GOODYEAR, AZ	69,302	58426	Avenir Financial Federal Credit Union YUMA, AZ	0	69,302	4	09/19/2024	08/22/2024	20231123
Central Valley Community Bank FRESNO, CA	2,435,287	23030	Community West Bank, National Association GOLETA, CA	27572	1,140,092	8	01/08/2024	12/21/2023	20231010
Commercial Bank of California IRVINE, CA	2,479,083	57417	Community Bank of the Bay OAKLAND, CA	34210	1,006,929	4	10/16/2024	08/21/2024	20240597
Santa Cruz County Bank SANTA CRUZ, CA	1,711,697	57591	1ST Capital Bank SALINAS, CA	58485	1,041,706	3	09/16/2024	08/19/2024	20240559
First National Bank Northwest Florida PANAMA CITY, FL	172,376	25122	Innovations Financial Credit Union PANAMA CITY, FL	0	172,376	2	04/25/2024	11/07/2023	20230901
Wilcox County State Bank ABBEVILLE, GA	169,787	17126	Five Star Credit Union DOTHAN, AL	0	169,787	4	03/01/2024	01/31/2024	20230776
PromiseOne Bank DULUTH, GA	723,214	58657	Bank of Hope LOS ANGELES, CA	26610	164,778	2	06/25/2024	05/30/2024	20240387
OneSouth Bank MACON, GA	221,209	15813	Five Star Credit Union DOTHAN, AL	0	221,209	4	03/01/2024	02/14/2024	20230795
Farmers Savings Bank COLESBURG, IA	240,006	14807	Elgin State Bank ELGIN, IA	10489	28,168	2	12/19/2024	12/04/2024	20241041
Union State Bank GREENFIELD, IA	129,195	8499	Exchange State Bank ADAIR, IA	18838	35,106	1	09/30/2024	09/18/2024	20240787
MidWestOne Bank IOWA CITY, IA	6,423,445	14843	DFCU Financial DEARBORN, MI	0	170,821	2	05/02/2024	02/14/2024	20231067
First State Bank LYNNVILLE, IA	331,612	5821	Capra Bank DUBUQUE, IA	16363	41,819	1	08/21/2024	06/12/2024	20240499
Pilot Grove Savings Bank PILOT GROVE, IA	845,937	9100	Wayland State Bank MOUNT PLEASANT, IA	1862	129,572	3	03/21/2024	02/28/2024	20240096
Peoples Bank ROCK VALLEY, IA	971,243	16265	Profinium, Inc. TRUMAN, MN	1905	0	0	11/04/2024	09/04/2024	20240806
D. L. Evans Bank BURLEY, ID	3,151,043	11666	First Interstate Bank BILLINGS, MT	1105	21,000	1	07/08/2024	06/12/2024	20240481
Algonquin State Bank ALGONQUIN, IL	144,571	13080	Michigan State University Federal Credit Union EAST LANSING, MI	0	144,571	3	04/19/2024	11/21/2023	20230935
Northside Community Bank GURNEE, IL	250,713	34416	Advia Credit Union KALAMAZOO, MI	0	250,713	4	07/05/2024	06/12/2024	20240140
McHenry Savings Bank MCHENRY, IL	314,093	30864	Michigan State University Federal Credit Union EAST LANSING, MI	0	314,093	3	07/05/2024	12/21/2023	20230951
Oakdale State Bank OAKDALE, IL	24,797	11300	Oakdale Interim Bank PINCKNEYVILLE, IL	0	0	0	11/22/2024	10/30/2024	20241080

Regular Mergers (Page 1 of 4, of 71 records)

# Other Institution

Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)		Action Approved	DOJ Reply Date	Application Number
First Bank and Trust Company of Illinois PALATINE, IL	215,052	18641	AmeriNational Community Services, LLC ALBERT LEA, MN	0	50,000	0	08/30/2024	08/30/2023	20231087
Peoples Bank & Trust PANA, IL	569,714	17320	Arcola First Bank ARCOLA, IL	3598	130,882	3	03/28/2024	03/13/2024	20240089
Time Bank PARK RIDGE, IL	481,632	34038	Northwest Bank & Trust Company DAVENPORT, IA	15830	220,712	3	12/06/2024	10/02/2024	20240691
Community Partners Savings Bank SALEM, IL	261,657	30819	Guardian Savings Bank GRANITE CITY, IL	29986	32,123	1	11/13/2024	10/30/2024	20240679
Peoples Bank and Trust Company MCPHERSON, KS	1,219,826	1365	Kanza Bank KINGMAN, KS	13157	264,079	4	12/19/2024	12/04/2024	20241049
The Bank OBERLIN, KS	451,413	26522	BANKWEST OF KANSAS GOODLAND, KS	10502	138,801	3	11/04/2024	10/02/2024	20240876
Kendall Bank OVERLAND PARK, KS	151,808	16471	The State Bank of Spring Hill SPRING HILL, KS	8110	53,756	1	12/20/2024	10/16/2024	20240893
The Bennington State Bank SALINA, KS	977,075	16402	Alliance Bank TOPEKA, KS	34930	148,870	2	10/23/2024	08/21/2024	20240722
Security State Bank SCOTT CITY, KS	488,048	18374	The Valley State Bank SYRACUSE, KS	14345	284,313	2	05/08/2024	04/04/2024	20240205
b1BANK BATON ROUGE, LA	6,696,336	58228	Oakwood Bank DALLAS, TX	10334	838,076	6	08/27/2024	08/21/2024	20240533
BOM Bank NATCHITOCHES, LA	1,033,284	1373	American State Bank ARP, TX	9967	263,010	8	07/18/2024	06/12/2024	20240320
Eastern Bank BOSTON, MA	21,161,254	32773	Cambridge Trust Company CAMBRIDGE, MA	8152	5,373,463	19	05/24/2024	10/13/2023	20230879
Berkshire Bank PITTSFIELD, MA	12,140,942	23621	Hudson Valley Credit Union POUGHKEEPSIE, NY	0	237,544	8	09/12/2024	04/04/2024	20240273
Maine Community Bank BIDDEFORD, ME	1,107,414	17741	Gorham Savings Bank GORHAM, ME	17748	1,644,683	13	06/20/2024	05/30/2024	20240054
Citizens Alliance Bank CLARA CITY, MN	1,509,693	1402	Stockmens Bank CASCADE, MT	358	42,194	. 1	12/02/2024	10/30/2024	20240967
Scale Bank EDINA, MN	557,105	20268	Provident Commercial Finance LLC CHATTANOOGA, TN	0	5,500	0	03/06/2024	02/14/2024	20240048
Star Bank MAPLE LAKE, MN	379,687	5095	Community Development Bank, FSB OGEMA, MN	10568	34,767	1	03/12/2024	02/14/2024	20240093
Bridgewater Bank SAINT LOUIS PARK, MN	4,680,665	58210	First Minnetonka City Bank MINNETONKA, MN	19188	242,399	2	10/22/2024	10/02/2024	20240811
Heritage Bank National Association SPICER, MN	535,317	19254	Levo Federal Credit Union SIOUX FALLS, SD	0	33,000	1	11/20/2024	05/30/2024	20240422
Deerwood Bank WAITE PARK, MN	1,059,667	5123	Community Development Bank, FSB OGEMA, MN	10568	120,610	2	05/17/2024	03/13/2024	20240080

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# Other Institution

Institution Name City, State	Total Assets Cer (000's)	rt #	Institution Name City, State	Cert#	Assets Acquired (000's)		Action Approved	DOJ Reply Date	Application Number
United Mississippi Bank NATCHEZ, MS	477,375 210	083	BankPlus BELZONI, MS	5903	93,750	3	12/11/2024	10/16/2024	20240875
Merchants & Marine Bank PASCAGOULA, MS	645,549 122	203	Mississippi River Bank BELLE CHASSE, LA	23222	123,294	2	03/18/2024	12/06/2023	20230994
Glacier Bank KALISPELL, MT	28,490,604 30	788	HTLF Bank DENVER, CO	58458	459,167	6	04/12/2024	03/13/2024	20240184
Stockman Bank of Montana MILES CITY, MT	6,331,965 16	191	HTLF Bank DENVER, CO	58458	137,208	3	05/14/2024	05/01/2024	20240165
Dogwood State Bank RALEIGH, NC	1,448,508 570	095	Community First Bank, Inc. WALHALLA, SC	32838	684,002	12	06/20/2024	05/01/2024	20240177
Providence Bank ROCKY MOUNT, NC	982,913 582	239	Coastal Bank & Trust JACKSONVILLE, NC	58899	217,262	4	03/01/2024	12/21/2023	20230995
Heartland Bank GENEVA, NE	807,381 18′	740	State Bank of Odell ODELL, NE	10644	32,343	2	01/16/2024	12/21/2023	20231071
Henderson State Bank HENDERSON, NE	364,638 172	229	Community First Bank MAYWOOD, NE	15907	115,881	4	10/02/2024	09/04/2024	20240721
Provident Bank JERSEY CITY, NJ	14,205,156 120	010	Lakeland Bank NEWFOUNDLAND, NJ	19953	11,130,342	68	03/21/2024	11/21/2023	20221121
The Bank of Princeton PRINCETON, NJ	1,982,746 583	513	Cornerstone Bank MOORESTOWN, NJ	35286	325,811	6	07/19/2024	03/14/2024	20240210
Western Heritage Bank LAS CRUCES, NM	326,906 354	192	Nusenda Federal Credit Union ALBUQUERQUE, NM	0	326,906	6	02/06/2024	12/11/2023	20230607
Catskill Hudson Bank MONTICELLO, NY	546,377 338	859	Hudson Valley Credit Union POUGHKEEPSIE, NY	0	546,377	11	11/21/2024	05/01/2024	20240321
Pathfinder Bank OSWEGO, NY	1,446,298 574	197	Berkshire Bank PITTSFIELD, MA	23621	199,000	1	06/03/2024	05/01/2024	20240316
Peoples State Bank NEW LEXINGTON, OH	217,733 66	59	The Pataskala Banking Company PATASKALA, OH	9440	39,924	2	10/03/2024	06/28/2024	20240522
Firstar Bank SALLISAW, OK	926,907 192	288	The First National Bank of Stigler STIGLER, OK	4199	126,472	1	01/08/2024	11/21/2023	20230959
ACNB Bank GETTYSBURG, PA	2,439,995 75	06	Traditions Bank YORK, PA	57377	858,566	8	11/06/2024	09/18/2024	20240829
Peoples Security Bank and Trust Company SCRANTON, PA	3,668,976 75	14	FNCB Bank DUNMORE, PA	7472	1,855,618	16	06/12/2024	11/07/2023	20230942
Security Bank and Trust Company PARIS, TN	1,210,592 91	72	Bank of Ripley RIPLEY, TN	15673	271,179	4	11/22/2024	10/16/2024	20240810
Prosperity Bank EL CAMPO, TX	38,556,810 168	335	Lone Star State Bank of West Texas LUBBOCK, TX	3116	1,372,476	5	03/14/2024	06/29/2023	20221165
Thrivent Bank (In Formation) SALT LAKE CITY, UT	0 592	286	Thrivent Federal Credit Union APPLETON, WI	0	930,689	0	06/20/2024	01/31/2024	20210801

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#### **Other Institution**

Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)		Action Approved	DOJ Reply Date	Application Number
Security State Bank CENTRALIA, WA	603,169	13232	Gesa Credit Union RICHLAND, WA	0	603,169	12	12/04/2024	09/04/2024	20240452
Washington Business Bank OLYMPIA, WA	104,799	57167	Sound Credit Union TACOMA, WA	0	104,799	1	09/27/2024	07/31/2024	20240310
First Financial Northwest Bank RENTON, WA	1,504,459	29058	Global Federal Credit Union ANCHORAGE, AK	0	1,504,459	15	08/09/2024	05/01/2024	20240121
First Sound Bank SEATTLE, WA	160,864	57799	Harborstone Credit Union LAKEWOOD, WA	0	160,864	1	04/01/2024	02/28/2024	20230826
Washington Federal Bank SEATTLE, WA	22,460,983	28088	Luther Burbank Savings SANTA ROSA, CA	32178	8,131,112	12	01/29/2024	06/29/2023	20230015
Farmers and Merchants Union Bank COLUMBUS, WI	521,398	14445	Wisconsin River Bank SAUK CITY, WI	33880	178,067	3	12/13/2024	11/13/2024	20241014
Great North Bank FLORENCE, WI	198,962	15146	Multi-Bank Services, Ltd. SOUTHFIELD, MI	0	50,000	0	02/15/2024	04/26/2023	20240001
TSB Bank LOMIRA, WI	190,340	17208	Empeople Credit Union LOMIRA, WI	0	190,340	3	08/22/2024	05/30/2024	20240270
Forward Bank MARSHFIELD, WI	990,321	28530	Lake City Federal Bank LAKE CITY, MN	29049	80,412	1	02/20/2024	01/31/2024	20240027
The Bank of New Glarus NEW GLARUS, WI	488,121	10378	First National Bank at Darlington DARLINGTON, WI	14468	195,324	2	04/18/2024	02/28/2024	20240132
Peoples State Bank PRAIRIE DU CHIEN, WI	856,354	12814	Interstate Federal Savings & Loans Association MCGREGOR, IA	29501	6,764	1	01/16/2024	11/21/2023	20230804

Regular Mergers (Page 4 of 4, of 71 records)

# **Corporate Reorganization Mergers**

#### **Applicant Institution**

#### Other Institution

Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#	Assets Acquired (000's)		Action Approved I	DOJ Reply Date <sup>1</sup>	Application Number
United Bank ATMORE, AL	1,184,596	58	Town Country United Bank CAMDEN, AL	22621	119,901	1	08/26/2024		20240614
MidWestOne Bank IOWA CITY, IA	6,423,445	14843	Fox Street, Inc. DENVER, CO	0	0	0	03/26/2024		20240145
Northwest Bank SPENCER, IA	2,609,983	32647	The First National Bank in Creston CRESTON, IA	4444	448,331	4	03/25/2024		20240128
Busey Bank CHAMPAIGN, IL	12,254,786	16450	Merchants and Manufacturers Bank JOLIET, IL	20040	487,472	5	02/23/2024		20231096
BMO Bank National Association CHICAGO, IL	264,330,347	16571	BancWest Investment Services, Inc. OMAHA, NE	0	0	0	12/12/2024		20240315
BMO Bank National Association CHICAGO, IL	264,330,347	16571	BMO Harris Financial Advisors, Inc CHICAGO, IL	0	35,021	1 0	12/20/2024		20240676
Midland States Bank EFFINGHAM, IL	7,750,390	1040	Love Funding Corporation EFFINGHAM, IL	0	0	0	09/18/2024		20240709
Bank & Trust Company LITCHFIELD, IL	471,841	1047	Security National Bank WITT, IL	3845	98,721	4	03/22/2024		20240097
Murphy-Wall State Bank and Trust Company PINCKNEYVILLE, IL	178,887	10860	Oakdale State Bank OAKDALE, IL	11300	24,797	1	11/22/2024	10/30/2024	20240809
Petefish, Skiles & Co. VIRGINIA, IL	311,608	10829	The First National Bank of Beardstown BEARDSTOWN, IL	3607	174,730	3	08/09/2024		20240560
German American Bank JASPER, IN	6,248,753	17393	Heartland Bank WHITEHALL, OH	9443	1,936,258	23	12/13/2024		20240847
Solutions North Bank STOCKTON, KS	310,578	16971	Community State Bank COFFEYVILLE, KS	19749	176,892	1	05/10/2024		20240159
Lake Central Bank ANNANDALE, MN	218,079	10989	State Bank of Danvers BENSON, MN	1401	60,839	1	04/17/2024		20240192
Security Bank & Trust Company GLENCOE, MN	734,025	15324	Flagship Bank Minnesota WAYZATA, MN	8188	326,584	6	02/09/2024		20240017
Pine Country Bank LITTLE FALLS, MN	243,971	13652	First State Bank of Sauk Centre SAUK CENTRE, MN	8831	157,191	2	09/05/2024		20240681
Table Rock Community Bank KIMBERLING CITY, MO	165,568	58300	First Community Bank of the Ozarks BRANSON, MO	33832	174,965	3	05/09/2024		20240269
Guaranty Bank and Trust Company BELZONI, MS	2,529,713	15953	Oxford University Bank OXFORD, MS	57034	227,147	3	05/09/2024		20240275
Cadence Bank TUPELO, MS	47,984,078	11813	Superior Financial Services, LLC BIRMINGHAM, AL	0	0	0	10/17/2024		20240813
			SFS, LLC BIRMINGHAM, AL	0	0	0	10/17/2024		20240813
			1st Community Credit Corporation BLOUNTSVILLE, AL	0	0	0	10/17/2024		20240813

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Data Date(s) 01/01/2024 to 12/31/2024

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<sup>&</sup>lt;sup>1</sup> The Bank Merger Act does not require that the responsible agency request a report of competitive factors from the Department of Justice when the merger transaction solely involves an insured depository institution and one or more of the affiliates of such depository institution. See 12 U.S.C. 1828(c)(4). This includes transactions where two institutions merge immediately following a merger between two bank holding companies that was subject to the approval of the Federal Reserve System and for which a favorable competitive factors report was received from the Attorney General.

## **Other Institution**

Institution Name City, State	Total Assets (000's)	Cert #	Institution Name City, State	Cert#			Action DOJ Approved Reply Date	Application Number
BankNorth ARTHUR, ND	609,273	8387	Harwood State Bank HARWOOD, ND	9128	45,595	1	10/09/2024	20240822
First National Bank of Omaha OMAHA, NE	29,967,873	5452	Diversified Financial Services, LLC OMAHA, NE	0	625,000	0	02/15/2024	20230945
First National Bank of Omaha OMAHA, NE	31,859,993	5452	Northland Trust Services, Inc. MINNEAPOLIS, MN	0	3,371	0	11/21/2024	20240899
First Bank HAMILTON, NJ	3,615,731	58481	FB Merger Subsidiary LLC HAMILTON, NJ	0	0	0	10/15/2024	20240834
Catskill Hudson Bank MONTICELLO, NY	546,377	33859	Catskill Hudson Bancorp, Inc. KINGSTON, NY	0	39,461	0	11/21/2024	20250001
Fifth Third Bank, National Association CINCINNATI, OH	212,484,000	6672	Ashland Management Agency, LLC ROSEMONT, IL	0	0	0	10/21/2024	20240552
Fifth Third Bank, National Association CINCINNATI, OH	212,484,000	6672	MB Financial Center LLC ROSEMONT, IL	0	0	0	10/21/2024	20240553
Fifth Third Bank, National Association CINCINNATI, OH	212,484,000	6672	MB Financial Center Land Owner LLC ROSEMONT, IL	0	0	0	10/21/2024	20240554
Fifth Third Bank, National Association CINCINNATI, OH	212,484,000	6672	Old Kent Mortgage Services, Inc. GRAND RAPIDS, MI	0	0	0	10/21/2024	20240555
Fifth Third Bank, National Association CINCINNATI, OH	212,484,000	6672	Fifth Third Mortgage-MI, LLC GRAND RAPIDS, MI	0	0	0	10/21/2024	20240556
JPMorgan Chase Bank, National Association COLUMBUS, OH	3,510,536,000	628	J.P. Morgan Mortgage Acquisition Corp. NEW YORK, NY	0	0	0	09/24/2024	20231022
JPMorgan Chase Bank, National Association COLUMBUS, OH	3,510,536,000	628	Chase Mortgage Holdings, Inc. TAMPA, FL	0	0	0	09/24/2024	20231023
The Huntington National Bank COLUMBUS, OH	195,864,000	6560	TCF Investments Management, Inc. COLUMBUS, OH	0	0	0	10/25/2024	20240465
Wayne Savings Community Bank WOOSTER, OH	800,197	29847	Main Street Bank Corp. WHEELING, WV	57162	589,788	5	03/13/2024	20230971
Bank of the Panhandle GUYMON, OK	223,945	22340	First National Bank SPEARMAN, TX	26219	271,976	3	03/06/2024	20240063
Ameriserv Financial Bank JOHNSTOWN, PA	1,391,869	7542	AmeriServ Trust and Financial Services Company JOHNSTOWN, PA	0	6,462	0	09/17/2024	20240450
Citibank, National Association SIOUX FALLS, SD	1,700,000,000	7213	Citicorp Credit Services, Inc. (USA) Delaware corporation JACKSONVILLE, FL	0	0	0	03/21/2024	20230541
Volunteer State Bank PORTLAND, TN	1,110,718	22451	Fourth Capital Bank NASHVILLE, TN	59101	522,754	5	05/22/2024	20240105
Columbus State Bank COLUMBUS, TX	162,056	12305	Hill Bank & Trust Co. WEIMAR, TX	11902	151,281	1	12/23/2024	20240930
TBK BANK, SSB DALLAS, TX	5,862,238	23498	Triumph Financial Services LLC COPPELL, TX	0	0	0	12/23/2024	20241086

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# **Other Institution**

Institution Name City, State	Total Assets Cer (000's)	t # Institution Name City, State	Cert#		Offices .cquire	Action DOJ IApproved Reply Date	Application Number
First Texas Bank GEORGETOWN, TX	882,473 1193	35 First Texas Bank KILLEEN, TX	22551	399,071	4	08/28/2024	20240599
Zions Bancorporation, N.A. SALT LAKE CITY, UT	87,269,000 227	0 Zions Credit Corporation MIDVALE, UT	0	1,183	0	03/13/2024	20240084
Burke & Herbert Bank & Trust Compan ALEXANDRIA, VA	y 3,616,933 115	78 Summit Community Bank, Inc MOOREFIELD, WV	34102	4,626,874	54	04/18/2024 01/31/2024	20230865

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# **Interim Mergers**

#### **Applicant Institution**

#### **Other Institution**

Institution Name City, State	Total Assets Cert : (000's)	# Institution Name City, State	Cert#	Assets Offic Acquired Acqui (000's)	ces Action redApproved I	DOJ Reply Date <sup>2</sup>	Application Number
Liberty Bank (in mutual form) MIDDLETOWN, CT	0	Liberty Bank MIDDLETOWN, CT	17943	7,816,320 53	11/04/2024		20240718
Algonquin State Bank ALGONQUIN, IL	144,571 13080	Dissolution, LLC ALGONQUIN, IL	0	0 0	04/19/2024	11/21/2023	20230932
Arcola First Bank ARCOLA, IL	130,882 3598	Peoples Interim Bank PANA, IL	0	0 0	03/28/2024	03/13/2024	20240261
Northside Community Bank GURNEE, IL	250,713 34416	NSCB Merger, LLC GURNEE, IL	0	0 0	07/05/2024	06/12/2024	20240498
McHenry Savings Bank MCHENRY, IL	314,093 30864	McHenry Dissolution LLC MCHENRY, IL	0	0 0	07/05/2024	12/21/2023	20230953
Eagle Bank EVERETT, MA	623,171 90191	Eagle Interim Stock Savings Bank (in formation) EVERETT, MA	0	0 0	12/03/2024		20240549
Freeland State Bank FREELAND, MI	52,160 14926	FSB Interim Bank FREELAND, MI	0	0 0	10/28/2024		20240696
Systematic Savings Bank SPRINGFIELD, MO	68,179 29143	Arlo Interim Bank SPRINGFIELD, MO	0	5 0	07/23/2024		20240515
SimplyBank. DAYTON, TN	699,387 10693	FFB Interim Bank, N. A. DAYTON, TN	0	0 0	05/16/2024		20240083
Johnson County Bank MOUNTAIN CITY, TN	159,557 22070	SNB Interim Bank, National Association MOUNTAIN CITY, TN	0	0 0	08/16/2024		20240587

Interim Mergers (Page 1 of 1, of 10 records)

<sup>2</sup> An "Interim Merger" is a merger between an operating institution and a newly formed institution that will not open for business, and which exists solely for the purpose of facilitating the merger transaction. With respect to transactions intended to facilitate a corporate reorganization, the responsible agency need not request a report of competitive factors from the Department of Justice. For all other transactions, the date of the Competitive Factors Report is provided.

# **Failed or Closed Bank Mergers**

**Applicant Institution** 

**Other Institution** 

Institution Name City, State	Total Assets Cert # Institution (000's) City,	ution Name Cert# State		Offices Acquired	Action Approved	DOJ Reply Date	Application  Number
			(000's)				
First Bank & Trust Co.	876,738 27394 The Fit	rst National Bank of Lindsay 4134	21,203	1			<u> </u>
DUNCAN, OK	Lindsa	v. OK					

Failed/Closed Bank Mergers (Page 1 of 1, of 1 records)
Data Date(s) 01/01/2024 to 12/31/2024

<sup>&</sup>lt;sup>3</sup> The "Other Institution" is an institution that failed during 2024. The respective "Applicant Institution" is the competitive bidding winner to purchase certain assets and assume the liabilities to pay certain deposits of the "Other Institution." The FDIC's Board of Directors found that immediate action was necessary, and therefore, the publication of notice and solicitation of reports on the competitive factors were not required. Thus, there is no "Department of Justice Reply Date," or "Application Number."

**Federal Deposit Insurance Corporation**550 17th Street, NW
Washington, DC 20429

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