

the baseline for the performance measure and when, during the project period, the applicant would meet the performance target(s).

All grantees must submit an annual performance report with information that is responsive to these performance measures.

6. Continuation Awards: In making a continuation award under 34 CFR 75.253, the Secretary considers, among other things: whether a grantee has made substantial progress in achieving the goals and objectives of the project; whether the grantee has expended funds in a manner that is consistent with its approved application and budget; and, if the Secretary has established performance measurement requirements, whether the grantee has made substantial progress in achieving the performance targets in the grantee's approved application, or whether the continuation of the project is in the best interest of the Federal Government.

In making a continuation award, the Secretary also considers whether the grantee is operating in compliance with the assurances in its approved application, including those applicable to Federal civil rights laws that prohibit discrimination in programs or activities receiving Federal financial assistance from the Department (34 CFR 100.4, 104.5, 106.4, 108.8, and 110.23).

VII. Other Information

Accessible Format: On request to the program contact person listed under **FOR FURTHER INFORMATION CONTACT**, individuals with disabilities can obtain this document and a copy of the application package in an accessible format. The Department will provide the requestor with an accessible format that may include Rich Text Format (RTF) or text format (txt), a thumb drive, an MP3 file, braille, large print, audiotape, or compact disc, or other accessible format.

Electronic Access to This Document: The official version of this document is the document published in the **Federal Register**. You may access the official edition of the **Federal Register** and the Code of Federal Regulations at www.govinfo.gov. You may also access documents of the Department published in the **Federal Register** by using the article search feature at www.federalregister.gov.

David Barker,

Assistant Secretary, Office of Postsecondary Education, Department of Education.

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FEDERAL RESERVE SYSTEM

Notice of Proposals To Engage in or To Acquire Companies Engaged in Permissible Nonbanking Activities

The companies listed in this notice have given notice under section 4 of the Bank Holding Company Act (12 U.S.C. 1843) (BHC Act) and Regulation Y, (12 CFR part 225) to engage de novo, or to acquire or control voting securities or assets of a company, including the companies listed below, that engages either directly or through a subsidiary or other company, in a nonbanking activity that is listed in § 225.28 of Regulation Y (12 CFR 225.28) or that the Board has determined by Order to be closely related to banking and permissible for bank holding companies. Unless otherwise noted, these activities will be conducted throughout the United States.

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board's Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the question whether the proposal complies with the standards of section 4 of the BHC Act.

Comments received are subject to public disclosure. In general, comments received will be made available without change and will not be modified to remove personal or business information including confidential, contact, or other identifying information. Comments should not include any information such as confidential information that would not be appropriate for public disclosure.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Benjamin W. McDonough, Deputy Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than November 28, 2025.

A. Federal Reserve Bank of Atlanta (Erien O. Terry, Assistant Vice President) 1000 Peachtree Street NE, Atlanta, Georgia 30309. Comments can also be sent electronically to Applications.Comments@atl.frb.org:

1. Education Loan Finance, Inc., Knoxville, Tennessee, and its

subsidiary, Southeast Bancorp, Inc., Farragut, Tennessee; to engage de novo in data processing activities through a proposed new wholly-owned subsidiary, OpenETX, Farragut, Tennessee, pursuant to section 225.28(b)(14) of the Board's Regulation Y.

2. Credicorp LTD., Hamilton, Bermuda; to retain voting shares of Credicorp Capital USA, Inc., Miami, Florida, and thereby indirectly retain voting shares of its wholly owned subsidiaries Credicorp Capital Advisors LLC, Miami, Florida, and Credicorp Capital, LLC, Coral Gables, Florida, and thereby continue to engage in riskless principal transactions pursuant to section 225.28(b)(7)(ii) of the Board's Regulation Y.

B. Federal Reserve Bank of Minneapolis (Mark Nagle, Assistant Vice President) 90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291. Comments can also be sent electronically to MA@mpls.frb.org:

1. Broadway Bancshares, Inc., Gilbert, Minnesota; to engage de novo in tax-preparation services pursuant to section 225.28(b)(6)(vi), management consulting pursuant to section 225.28(b)(9)(i), and data processing activities pursuant to section 225.28(b)(14), all of the Board's Regulation Y.

Board of Governors of the Federal Reserve System.

Michele Taylor Fennell,
Associate Secretary of the Board.

[FR Doc. 2025-19856 Filed 11-10-25; 8:45 am]

BILLING CODE: P

FEDERAL RESERVE SYSTEM

Formations of, Acquisitions by, and Mergers of Bank Holding Companies

The companies listed in this notice have applied to the Board for approval, pursuant to the Bank Holding Company Act of 1956 (12 U.S.C. 1841 *et seq.*) (BHC Act), Regulation Y (12 CFR part 225), and all other applicable statutes and regulations to become a bank holding company and/or to acquire the assets or the ownership of, control of, or the power to vote shares of a bank or bank holding company and all of the banks and nonbanking companies owned by the bank holding company, including the companies listed below.

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at the offices of the Board of Governors. This information may also be obtained

on an expedited basis, upon request, by contacting the appropriate Federal Reserve Bank and from the Board's Freedom of Information Office at <https://www.federalreserve.gov/foia/request.htm>. Interested persons may express their views in writing on the standards enumerated in the BHC Act (12 U.S.C. 1842(c)).

Comments received are subject to public disclosure. In general, comments received will be made available without change and will not be modified to remove personal or business information including confidential, contact, or other identifying information. Comments should not include any information such as confidential information that would not be appropriate for public disclosure.

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Benjamin W. McDonough, Deputy Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551–0001, not later than December 12, 2025.

A. Federal Reserve Bank of Boston (Prabal Chakrabarti, Executive Vice President) 600 Atlantic Avenue, Boston, Massachusetts 02210–2204. Comments can also be sent electronically to *BOS.SRC.Applications.Comments@bos.frb.org*:

1. 1850 Financial MHC and 1850 Financial Inc., both of Ware, Massachusetts; to become bank holding companies by acquiring Country Bank for Savings, Ware, Massachusetts (“CBS”), upon the conversion of CBS from mutual to stock form.

B. Federal Reserve Bank of New York (Keith Goodwin, Head of Bank Applications) 33 Liberty Street, New York, New York 10045–0001. Comments can also be sent electronically to *Comments.applications@ny.frb.org*:

1. UBS Group AG and UBS AG, both of Zurich, Switzerland, and UBS Americas Holding LLC and UBS Americas Inc., both of New York, New York, to become bank holding companies by acquiring UBS Bank USA, Salt Lake City, Utah, upon the conversion of UBS Bank USA from a state-chartered industrial bank to a national bank.

C. Federal Reserve Bank of Cleveland (Jenni M. Frazer, Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101–2566. Comments can also be sent electronically to *Comments.applications@clev.frb.org*:

1. Fifth Third Bancorp and Fifth Third Financial Corporation, both of Cincinnati, Ohio; to acquire Comerica Incorporated, and thereby indirectly acquire Comerica Holdings,

Incorporated, both of Dallas, Texas, and thereby indirectly acquire Comerica Bank, Dallas, Texas, and Comerica Bank & Trust, National Association, Ann Arbor, Michigan.

D. Federal Reserve Bank of Atlanta [(Erien O. Terry, Assistant Vice President) 1000 Peachtree Street NE, Atlanta, Georgia 30309; Comments can also be sent electronically to *Applications.Comments@atl.frb.org*:

1. Fleur Capital Corporation, Simmesport, Louisiana; to become a bank holding company by acquiring Simmesport State Bank, Simmesport, Louisiana.

2. Recap Financial Ventures, LLC, Franklin, Tennessee; to become a bank holding company by acquiring Lineage Financial Network, Inc., and thereby indirectly acquiring Lineage Bank, both of Franklin, Tennessee.

E. Federal Reserve Bank of Chicago (Colette A. Fried, Assistant Vice President) 230 South LaSalle Street, Chicago, Illinois 60690–1414. Comments can also be sent electronically to

Comments.applications@chi.frb.org:

1. Mercantile Bank Corporation, Grand Rapids, Michigan; to acquire Eastern Michigan Financial Corporation, and thereby indirectly acquire Eastern Michigan Bank, both of Croswell, Michigan.

2. University Bancorp, Inc., Ann Arbor, Michigan, to acquire 8.93 percent of the voting shares of Greater Pacific Bancshares, and thereby indirectly acquire voting shares of Bank of Whittier, National Association, both of Whittier, California.

F. Federal Reserve Bank of St. Louis (Holly A. Rieser, Senior Manager) P.O. Box 442, St. Louis, Missouri 63166–2034. Comments can also be sent electronically to

Comments.applications@stls.frb.org:

1. Reliable Community Bancshares, Inc., Perryville, Missouri; to acquire M1 Bancshares, Inc., and thereby indirectly acquire M1 Bank, both of Clayton, Missouri. In connection with that transaction, BN1 Acquisition Corp., Perryville, Missouri, a subsidiary of Reliable Community Bancshares, Inc., would become a bank holding company by merging with M1 Bancshares, Inc., and thereby indirectly acquiring M1 Bank.

G. Federal Reserve Bank of Minneapolis (Mark Nagle, Assistant Vice President) 90 Hennepin Avenue, Minneapolis, Minnesota 55480–0291. Comments can also be sent electronically to *MA@mpls.frb.org*:

1. Stearns Financial Services, Inc. Employee Stock Ownership Plan and its subsidiary Stearns Financial Services,

Inc., both of Saint Cloud, Minnesota; to acquire One American Financial Corporation, Sioux Falls, South Dakota, and thereby indirectly acquire One American Bank, Centerville, South Dakota.

H. Federal Reserve Bank of Kansas City (Jeffrey Imgarten, Assistant Vice President) 1 Memorial Drive, Kansas City, Missouri 64198–0001. Comments can also be sent electronically to *KCApplicationComments@kc.frb.org*:

1. Integra BG, LLC, Jackson, Wyoming; to become a bank holding company by acquiring UCSB Financial Corporation, and thereby indirectly acquiring Uinta Bank, both of Mountain View, Wyoming.

2. National Bank Holdings Corporation, Greenwood Village, Colorado; to merge with Vista Bancshares, Inc., and thereby indirectly acquire Vista Bank, both of Dallas, Texas.

I. Federal Reserve Bank of Dallas (Lindsey Wieck, Director, Mergers & Acquisitions) 2200 North Pearl Street, Dallas, Texas 75201–2272. Comments can also be sent electronically to *Comments.applications@dal.frb.org*:

1. Prosperity Bancshares, Inc., Houston, Texas; to merge with Southwest Bancshares, Inc., and thereby indirectly acquire Texas Partners Bank, both of San Antonio, Texas.

2. Cornerstone Capital Bancorp, Inc., Houston, Texas; to acquire Peoples Bancorp, Inc., and thereby indirectly acquire Peoples Bank, both of Lubbock, Texas.

Board of Governors of the Federal Reserve System.

Michele Taylor Fennell,
Associate Secretary of the Board.

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FEDERAL RESERVE SYSTEM

Change in Bank Control Notices; Acquisitions of Shares of a Savings and Loan Holding Company

The notificants listed below have applied under the Change in Bank Control Act (“Act”) (12 U.S.C. 1817(j)) and of the Board’s Regulation LL (12 CFR 238.31) to acquire shares of a savings and loan holding company. The factors that are considered in acting on the notices are set forth in paragraph 7 of the Act (12 U.S.C. 1817(j)(7)).

The public portions of the applications listed below, as well as other related filings required by the Board, if any, are available for immediate inspection at the Federal Reserve Bank(s) indicated below and at