

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, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than October 27, 2025.

A. 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. *United Roosevelt, MHC, Carteret, New Jersey* ("MHC"); to convert from mutual to stock form. As part of the conversion, MHC, and United Roosevelt Bancorp, also of Carteret, New Jersey, an existing mid-tier stock holding company, would cease to exist, and United Roosevelt Savings Bank,

Carteret, New Jersey, would become a wholly-owned subsidiary of URSB Bancorp, Inc., Carteret, New Jersey, a newly formed Maryland corporation, which has applied to become a bank holding company, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended.

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 Bank or Bank Holding Company**

The notificants listed below have applied under the Change in Bank Control Act (Act) (12 U.S.C. 1817(j)) and § 225.41 of the Board's Regulation Y (12 CFR 225.41) to acquire shares of a bank or bank holding company. The factors that are considered in acting on the applications 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 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 paragraph 7 of the 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.

Comments regarding each of these applications must be received at the Reserve Bank indicated or the offices of the Board of Governors, Ann E. Misback, Secretary of the Board, 20th Street and Constitution Avenue NW, Washington, DC 20551-0001, not later than October 10, 2025.

A. 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. *The FWK Profinium Stock Trust UAD 4.15.25, Fred W. Krahrmer and Michelle Krahrmer, as co-trustees, the EIK & MFK Youth Trust, Ronald Kopischke, as trustee, the FCK Profinium Stock Trust UAD 4.15.25, Fred C. Krahrmer, as trustee, the MFK Profinium Stock Trust UAD 4.15.25, Fred W. Krahrmer and Michelle Krahrmer, as co-trustees, the Marital Trust pursuant to Article 6 of the Constance I. Krahrmer Revocable Trust, Fred C. Krahrmer, as trustee, all of Fairmont, Minnesota; the Fred W. Krahrmer Trust pursuant to Article 9 of the Constance I. Krahrmer Revocable Trust, Fairmont, Minnesota, Fred W. Krahrmer, Fairmont, Minnesota, and Peoples Bank, Rock Valley, Iowa, as co-trustees; the Ryan M. Rivers Trust pursuant to Article 7 of the Constance I. Krahrmer Revocable Trust, Peoples Bank, as trustee, the Caitlyn M. Krahrmer Trust pursuant to Article 7 of the Constance I. Krahrmer Revocable Trust, Peoples Bank, as trustee, the Collin J. Kain Trust pursuant to Article 7 of the Constance I. Krahrmer Revocable Trust, Peoples Bank, as trustee, the Ella I. Krahrmer Trust pursuant to Article 7 of the Constance I. Krahrmer Revocable Trust, Peoples Bank, as trustee, the Max F. Krahrmer Trust pursuant to Article 7 of the Constance I. Krahrmer Revocable Trust, Peoples Bank, as trustee, all of Rock Valley, Iowa; each to join the Krahrmer Family Control Group, a group acting in concert, by retaining voting shares of Profinium Financial Holdings, Inc., Fairmont, Minnesota, and thereby indirectly retaining voting shares of Profinium, Inc., Truman, Minnesota. Fred C. Krahrmer and Fred W. Krahrmer are members of the Krahrmer Family Control Group and were each previously permitted by the Federal Reserve System to acquire control of voting shares of Profinium Financial Holdings, Inc.*

Board of Governors of the Federal Reserve System.

Michele Taylor Fennell,

Associate Secretary of the Board.

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