

MAN Legacy Trust, Michael Austin Neill, trustee (as general partner of MAN Legacy, Ltd.), all of Athens, Texas; Kathryn Neill Woods (as trustee or owner of various family trusts and companies), Woods Legacy L.P. (Kathryn Neill Woods, limited partner), and AKA Management, LLC (as general partner of Woods Legacy L.P.), all of Fort Collins, Colorado; Jane Austin Chapman 2010 Trust (as a member of Jane Austin Chapman Management Company, L.C.), Frankston, Texas, Michael Austin Neill and Kathryn Neill Woods, Fort Collins, Colorado, co-trustees; Jane Austin Chapman Children's Insurance Trust (as a shareholder and as a member of Jane Austin Chapman Management Company, L.C.), Frankston, Texas, Michael Austin Neill, trustee; and Jane Austin Chapman 2012 Trust, Frankston, Texas, Michael Austin Neill and Kathryn Neill Woods, co-trustees; to join the Austin/Chapman Family Control Group, a group acting in concert, to retain voting shares of Capital Bancorp, Inc., Jacinto City, Texas, and thereby indirectly retain voting shares of Capital Bank, Houston, Texas.

3. Elizabeth Blynn Austin Walsh and Emily Anne Austin, both of Dallas, Texas; Mary Margaret Austin, Longmont, Colorado; Carole Leigh Austin Mattson, Littleton, Colorado; Michael Austin Neill (as trustee or owner of various family trusts and companies) and MAN Legacy Trust, Michael Austin Neill, as trustee (as general partner of MAN Legacy, Ltd.), both of Athens, Texas; Kathryn Neill Woods (as trustee or owner of various family trusts and companies), Woods Legacy LP (Kathryn Neill Woods, limited partner), and AKA Management, LLC (as general partner of Woods Legacy LP), all of Fort Collins, Colorado; Jane Austin Chapman 2010 Trust (as a member of Jane Austin Chapman Management Company, L.C.), Frankston, Texas, Michael Austin Neill and Kathryn Neill Woods, as co-trustees; Jane Austin Chapman Children's Insurance Trust, Michael Austin Neill, as trustee (as a shareholder and as a member of Jane Austin Chapman Management Company, L.C.), and Jane Austin Chapman 2012 Trust, Frankston, Texas, Michael Austin Neill and Kathryn Neill Woods, as co-trustees; and JMC General Partner, L.L.C., Jeff Austin, III, member (as general partner of The Opal Group, LP), Jacksonville, Texas; to join the Austin/Chapman Family Control Group, a group acting in concert, to retain voting shares of Athens, TX Bancshares, Inc., and thereby indirectly retain voting shares of First State Bank, both of Athens, Texas.

In addition, Jessica Leigh Neill Swinnea, Tyler, Texas, and Austin Kyle Neill, Dallas, Texas; to join the Austin/Chapman Family Control Group, to acquire voting shares of Athens, TX Bancshares, Inc., and thereby indirectly acquire voting shares of First State Bank, both of Athens, Texas.

4. Jane Austin Chapman 2010 Trust (as a member of Jane Austin Chapman Management Company, L.C.), Frankston, Texas, Michael Austin Neill, Athens, Texas, and Kathryn Neill Woods, Fort Collins, Colorado, co-trustees; Jane Austin Chapman Children's Insurance Trust (as a member of Jane Austin Chapman Management Company, L.C.), Frankston, Texas, Michael Austin Neill, trustee; Michael Austin Neill (as trustee of various family trusts); and Kathryn Neill Woods (as trustee of various family trusts); as a group acting in concert, to retain voting shares of Jane Austin Chapman Limited Partnership, L.P., Frankston, Texas, and thereby indirectly retain voting shares of Austin Bancorp, Inc., and its subsidiary bank, Austin Bank, Texas National Association, both of Jacksonville, Texas; Athens, TX Bancshares, Inc., and its subsidiary bank, First State Bank, both of Athens, Texas; and Capital Bancorp, Inc., Jacinto City, Texas, and its subsidiary bank, Capital Bank, Houston, 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 6 of the Act (12 U.S.C. 1817(j)(6)).

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 6 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 December 4, 2024.

A. Federal Reserve Bank of Minneapolis (Mark Rauzi, Vice President),

90 Hennepin Avenue, Minneapolis, Minnesota 55480-0291. Comments can also be sent electronically to [MA@mpls.frb.org](mailto:MA@mpls.frb.org):

1. John A. Schumacher, West Fargo, North Dakota, as co-trustee of the American Federal Bank and Affiliates Employee Stock Ownership Plan (ESOP) and as co-trustee and committee member of the American Federal Bank Restricted Stock Plan and Trust (RSP), both of Fargo, North Dakota; individually and as a new member of an existing group acting in concert consisting of ESOP, RSP, and the individuals that control those entities, to acquire voting shares of American Federal Corporation, and thereby indirectly acquire voting shares of American Federal Bank, both of Fargo, North Dakota.

Board of Governors of the Federal Reserve System.

**Michele Taylor Fennell,**

Associate Secretary of the Board.

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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 10 of the Home Owners' Loan Act (12 U.S.C. 1467a) (HOLA) and Regulation LL (12 CFR part 238) to engage de novo, or to acquire or control voting securities or