



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 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, N.W., Washington D.C. 20551-0001, not later than November 27, 2023.

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

1. *1864 Bancorp, MHC, and 1864 Bancorp, Inc., both of South Easton, Massachusetts*; to become bank holding companies by acquiring all of the voting shares of North Easton Savings Bank, South Easton, Massachusetts.

B. Federal Reserve Bank of Dallas (Karen Smith, Director, Mergers & Acquisitions)

2200 North Pearl Street, Dallas, Texas 75201-2272. Comments can also be sent electronically to Comments.applications@dal.frb.org:

1. *The 2013 Monte Hulse Family Irrevocable Trust I, Waco, Texas*; to acquire up to 30 percent of the voting shares of FCT Bancshares, Inc., Waco, Texas, and thereby indirectly acquire voting shares of First National Bank of Central Texas, Waco, Texas.

C. Federal Reserve Bank of San Francisco (Joseph Cuenco, Assistant Vice President, Formations, Transactions & Enforcement) 101 Market Street, San Francisco, California 94105.

Comments can also be sent electronically to: sf.fisc.comments.applications@sf.frb.org.

1. *WAFD, Inc., Seattle, Washington*; to acquire Luther Burbank Corporation, and thereby indirectly acquire Luther Burbank Savings, both of Santa Rosa, California.

Board of Governors of the Federal Reserve System.

Michele Taylor Fennell,

Deputy Associate Secretary of the Board.

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