



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, N.W., Washington D.C. 20551-0001, not later than April 24, 2025.

A. 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. Monica Anderegg, individually and as trustee of the Charles L. Sarazine Family Trust for Monica Anderegg, all of Edina, Minnesota; Lisa Elsenbast, individually and as trustee of the Charles L. Sarazine Family Trust for Lisa Elsenbast, all of Minneapolis, Minnesota; Annette Sarazine-Jensen, individually and as trustee of the Charles L. Sarazine Family Trust for Annette Sarazine-Jensen, all of Gretna, Nebraska; Julia T. Sarazine, Thomas Gorey, both of Chicago, Illinois; Frank Elsenbast, Minneapolis, Minnesota; Monte Jensen, Gretna, Nebraska; Rachel S. Jensen-Blackwell, Seward, Nebraska; and Reid C. Jensen, Fridley, Minnesota; to join the Sarazine Family Control Group, a group acting in concert, to retain voting shares of Emmetsburg Bank Shares, Inc., and thereby indirectly retain voting shares of Iowa Trust and Savings Bank, both of Emmetsburg, Iowa.

Board of Governors of the Federal Reserve System.

Michele Taylor Fennell,

Associate Secretary of the Board.