



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 July 9, 2025.

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

1. *Edward Kent Pardon and Edward Kent Pardon IRA, both of Columbia, Tennessee; and Doris Pardon, Summertown, Tennessee;* to form the Pardon Family Control Group, a group acting in concert, to retain voting shares of Heritage Financial Corporation, and thereby indirectly retain voting shares of Heritage Bank & Trust, both of Columbia, Tennessee.

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. *The Susan G. Sneer GST Exempt Family Trust, James G. Sneer and Stuart J. Sneer as co-trustees, all of Mankato, Minnesota;* to join the Sneer Family Shareholder Group, a

group acting in concert, to retain voting shares of Farmers State Corporation, Mankato, Minnesota, and thereby indirectly retain voting shares of United Prairie Bank, Mountain Lake, Minnesota.

Board of Governors of the Federal Reserve System.

Erin Cayce,

Assistant Secretary of the Board.

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