

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 July 28, 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. *Seneca Financial MHC*, Baldwinsville, New York; to convert from mutual to stock form. As part of the conversion, Seneca Financial MHC, and Seneca Financial Corp., also of Baldwinsville, New York, an existing mid-tier savings and loan holding company, will cease to exist and Seneca Savings, Baldwinsville, New York, will convert to a commercial bank, to be renamed Seneca Savings Bank, National Association, and become a wholly-owned subsidiary of Seneca Bancorp, Inc. a newly-formed Maryland corporation, which has applied to become a bank holding company, pursuant to Section 3(a)(1) of the BHC Act.

B. Federal Reserve Bank of Richmond (Brent B. Hassell, Assistant Vice President) P.O. Box 27622, Richmond, Virginia 23261. Comments can also be sent electronically to Comments.applications@rich.frb.org:

1. *Miners and Merchants Bancorp, Inc., Grundy, Virginia*; to acquire First Community Corporation, and thereby indirectly acquire First Community Bank of East Tennessee, both of Rogersville, Tennessee.

Board of Governors of the Federal Reserve System.

Michele Taylor Fennell,

Associate Secretary of the Board.

[FR Doc. 2025-11819 Filed 6-25-25; 8:45 am]

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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 July 11, 2025.

A. Federal Reserve Bank of Cleveland (Jenni M. Frazer, Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101-2566. Comments can also be sent electronically to Comments.applications@clev.frb.org:

1. *Arthur Everett Walker Jr., Arthur Everett Walker III, both of Mount Sterling, Kentucky; Bryce Hamilton Walker, Branden Walker Quinn, both of Lexington, Kentucky; Amy Walker Duzyk, Darren Joseph Duzyk, both of Kiawah Island, South Carolina; Edward Daniel Duzyk, Dennis Paul Duzyk, and the David M. Duzyk 2012 Family Trust U/A, Elizabeth M Duzyk, as trustee, all of Lexington, Kentucky*; to join the Walker-Duzyk Family Control Group, a group acting in concert, to retain voting shares of Traditional Bancorporation Inc., and thereby indirectly retain voting shares of Traditional Bank Inc., both of Mount Sterling, Kentucky.

B. Federal Reserve Bank of St. Louis (Holly A. Rieser, Senior Manager) P.O. Box 442, St. Louis, Missouri 63166-2034. Comments can also be sent electronically to Comments.applications@stls.frb.org:

1. *The Leslie O. Wilt Revocable Living Trust Indenture dated the 29th day of*

May, 2014, Leslie Wilt, as trustee, the Kelly D. Wilt Revocable Living Trust Indenture dated the 29th day of May, 2014, Kelly Wilt, as trustee, and Craig Wilt, all of Shelbyville, Missouri, and William McGee and Kelsey McGee, both of Madison, Missouri; to join the O'Laughlin Family Control Group, a group acting in concert, to retain voting shares of Community State Bancshares, Inc., and thereby indirectly retain voting shares of Community State Bank, both of Shelbyville, Missouri.

2. *The Frank & Dianna Montoya Trust dated December 13, 1996, Frank Montoya and Dianna Montoya as trustees, all of Albuquerque, New Mexico; the Amy R. Thomas Living Trust dated April 19, 2007, Amy Thomas and Mark Thomas as trustees, all of Macon, Missouri; and Brooke Foster, Macon, Missouri*; to join the Ramsey Family Control Group, a group acting in concert, to retain voting shares of Community State Bancshares, Inc., and thereby indirectly retain voting shares of Community State Bank, both of Shelbyville, Missouri.

Board of Governors of the Federal Reserve System.

Michele Taylor Fennell,

Associate Secretary of the Board.

[FR Doc. 2025-11818 Filed 6-25-25; 8:45 am]

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FEDERAL TRADE COMMISSION

[File No. 251 0049]

Omnicom Group Inc. ("Omnicom") and The Interpublic Group of Companies, Inc. ("IPG"); Analysis of Agreement Containing Consent Order To Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Proposed consent agreement; request for comment.

SUMMARY: The consent agreement in this matter settles alleged violations of Federal law prohibiting unfair methods of competition. The attached Analysis of Proposed Consent Order to Aid Public Comment describes both the allegations in the complaint and the terms of the consent order—embodied in the consent agreement—that would settle these allegations.

DATES: Comments must be received on or before July 28, 2025.

ADDRESSES: Interested parties may file comments online or on paper by following the instructions in the Request for Comment part of the **SUPPLEMENTARY INFORMATION** section below. Please write: "Omnicom/IPG;