



FEDERAL RESERVE RELEASE

H.2 Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 51 Week ending December 20, 2025



Board Actions

Enforcement

The Goldman Sachs Group, Inc., New York, New York—cease-and-desist order dated October 22, 2020, terminated December 4, 2025.

Announced: December 16, 2025

Metropolitan Commercial Bank, New York, New York—cease-and-desist order dated October 16, 2023, terminated December 4, 2025.

Announced: December 16, 2025

Regulations and Policies

Biennial Debit Card Report—publication of report on 2023 Interchange Fee Revenue, Covered Issuer Costs, and Covered Issuer and Merchant Fraud Losses Related to Debit Card Transactions.

Approved: December 19, 2025

Prepaid Card Reports—annual report to Congress on government-administered, general-use prepaid cards for calendar year 2024 and revised report for calendar-year 2023.*

Approved: December 12, 2025

*Addition

Reserve Bank Payment Account Prototype—request for information and comment.

Approved: December 17, 2025

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 202 East Irving Boulevard, Irving, Texas.

Approved: December 18, 2025

Richmond

The First Bank and Trust Company, Lebanon, Virginia—to establish a branch at 200 Forest Hills Road NW, Wilson, North Carolina, and to increase its investment in bank premises.

Approved: December 16, 2025

First Community Bank, Bluefield, Virginia—to establish a branch at 150 Virginia Avenue, Wytheville, Virginia.

Approved: December 19, 2025

Bank Holding Companies

Atlanta

Century Bancorp, Inc., Milledgeville, Georgia—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire Wrightsville Bancshares, Inc., and Bank of Wrightsville, both of Wrightsville, Georgia, in connection with the merger of Bank of Wrightsville with and into Century Bank & Trust, Milledgeville, Georgia.

Granted: December 15, 2025

Chicago

Mercantile Bank Corporation, Grand Rapids, Michigan—to acquire Eastern Michigan Financial Corporation and thereby indirectly acquire Eastern Michigan Bank, both of Croswell, Michigan.

Approved: December 16, 2025

University Bancorp, Inc., Ann Arbor, Michigan—to acquire voting shares of Greater Pacific Bancshares and thereby indirectly acquire voting shares of Bank of Whittier, National Association, both of Whittier, California.

Approved: December 19, 2025

Dallas

East Texas Financial Corporation, Kilgore, Texas—to acquire Texas National Bancorporation and thereby indirectly acquire Texas National Bank of Jacksonville, both of Jacksonville, Texas.

Approved: December 18, 2025

Director, S&R

The Norinchukin Bank, Tokyo, Japan—relief from a commitment.*

Granted: December 10, 2025

*Addition

General Counsel

Reconsideration of Board action—request for reconsideration of the Board's approval for (1) Steel Newco, Inc., Peachtree Corners, Georgia, to become a bank holding company by merging with Synovus Financial Corp., Columbus, Georgia, and Pinnacle Financial Partners, Inc., Nashville, Tennessee, and thereby indirectly acquiring Synovus Bank, Columbus, Georgia, and Pinnacle Bank, Nashville, Tennessee; (2) Pinnacle Bank to become a member of the Federal Reserve System; (3) Pinnacle Bank to merge with Synovus Bank; and (4) Pinnacle Bank to establish and operate branches at the location of the main office and branches of Synovus Bank.

Denied: December 17, 2025

New York

Rhinebeck Bancorp, Inc., Poughkeepsie, New York—to conduct a minority stock issuance.*

Approved: December 3, 2025

*Addition

Secretary

First Financial Bancorp, Cincinnati, Ohio—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire by merger BankFinancial Corporation, Burr Ridge, Illinois, and thereby indirectly acquire BankFinancial, National Association, Olympia Fields, Illinois.*

Granted: December 12, 2025

*Addition

St. Louis

FB Corporation, Creve Coeur, Missouri—request by FB Corporation and two former affiliates, Investors of America, LP, and First Securities America, Inc., both of Clayton, Missouri, for relief from certain commitments

Granted: December 17, 2025

Bank Mergers**Boston**

Cornerstone Bank, Spencer, Massachusetts—to merge with Athol Savings Bank, Athol, Massachusetts, with Cornerstone Bank as the resulting institution, and thereby establish branches at the locations of Athol Savings Bank.

Approved: December 15, 2025

Secretary

First Financial Bank, Cincinnati, Ohio—to merge with BankFinancial, National Association (BankFinancial), Olympia Fields, Illinois, and to establish branches at the locations of the main office and branches of BankFinancial.*

Approved: December 12, 2025

*Addition

Banks, State Member**Dallas**

Charles Schwab Bank, SSB, Westlake, Texas—to make a public welfare investment.*

Approved: December 9, 2025

*Addition

Comerica Bank, Dallas, Texas—to make a public welfare investment.

Approved: December 16, 2025

St. Louis

First Horizon Bank, Memphis, Tennessee—to make a public welfare investment.

Approved: December 18, 2025

Change in Bank Control

Chicago

EWSB Bancorp, Inc., Kaukauna, Wisconsin—Kory J. Schneider, Carrie A. Schneider, Roger J. Schneider, Georgiana L. Schneider, Kari Burns, Kim Willison, and Linda Schneider to acquire voting shares of EWSB Bancorp, Inc., and thereby indirectly acquire voting shares of East Wisconsin Savings Bank, Kaukauna, Wisconsin.

Permitted: December 19, 2025

EWSB Bancorp, Inc., Kaukauna, Wisconsin—Charles D. Schmalz to acquire voting shares of EWSB Bancorp, Inc., and thereby indirectly acquire voting shares of East Wisconsin Savings Bank, Kaukauna, Wisconsin.

Permitted: December 19, 2025

FNB BanShares, Inc., West Union, Iowa—Brian David Reichter, Hawkeye, Iowa, individually and as co-trustee of The Bank 1st Employee Stock Ownership Plan (ESOP), West Union, Iowa, to acquire control of voting shares of FNB BanShares, Inc. (FNB), and thereby indirectly acquire Bank 1st (Bank), West Union, Iowa; and together with ESOP, Tobin Lee Britt, West Union, Iowa, individually and as co-trustee of ESOP; Shannon Sue Schissel, West Union, Iowa, as co-trustee of ESOP; Kimberly Kay Reichter, Hawkeye, Iowa; and Cheryl Ann Reichter, Elkader, Iowa, all a group acting in concert, to acquire voting shares of FNB and thereby indirectly acquire Bank.

Permitted: December 19, 2025

Security Financial, Inc., Farnhamville, Iowa—Todd M. Madson Family Trust Dated May 21, 2024, Jefferson, Iowa; Cheri S. Delay, Jefferson, Iowa; Mark S. Larson, Rushford, Minnesota; Pamela S. Larson, Nashville, Tennessee; Lucas J. Lautner, Urbandale, Iowa; Michael T. Licht, Fort Dodge, Iowa; Bret A. Madson, Jefferson, Iowa; Marie A. Madson Trust, Fairfax Station, Virginia; Roxanne L. Madson, Lee's Summit, Missouri; and Debra L. Swift, Warren, Connecticut, to retain voting shares of Security Financial, Inc., and thereby indirectly retain voting shares of Security Savings Bank, Gowrie, Iowa.

Permitted: December 19, 2025

Cleveland

Peoples National Bancshares, Inc., New Lexington, Ohio—Larry Lindamood as an individual and in his capacity as trustee of The Lindamood Family Trust and the Intervivos Trust of Marvin A. Lindamood, New Lexington, Ohio; Maeanna Lindamood in her capacity as trustee of The Lindamood Family Trust, New Lexington, Ohio; Patricia Weese as an individual and in her capacity as trustee of the Intervivos Trust of Marvin A. Lindamood, New Lexington, Ohio; Ashley Nash, New Lexington, Ohio; Christopher Weese, New Lexington, Ohio; and Phillip Weese, San Diego, California, to retain outstanding shares of and thereby control Peoples National Bancshares, Inc., and indirectly control Peoples State Bank, New Lexington, Ohio.

Permitted: December 18, 2025

St. Louis

Warren Bank and Trust Company, Warren, Arkansas—Maribeth Moore Frazer, Warren, Arkansas, to acquire voting shares of Warren Bank and Trust Company.

Permitted: December 18, 2025

Extensions of Time

Secretary

A.N.B. Holding Company, Ltd., Terrell, Texas—extension of time to acquire additional voting shares of The ANB Corporation and thereby indirectly acquire The American National Bank of Texas, both of Terrell, Texas.*

Granted: December 8, 2025

*Addition

Total Loss-Absorbing Capacity (TLAC) Rule—extension of time for Bank of America Corporation, Wells Fargo & Company, Citigroup Inc., The Goldman Sachs Group, Inc., JPMorgan Chase & Company, and Morgan Stanley to comply with the TLAC rule's clean holding company provisions with respect to certain covered agreements.

Granted: December 19, 2025

Total Loss-Absorbing Capacity (TLAC) Rule—extension of time for The Bank of New York Mellon Corporation and State Street Corporation to comply with the TLAC rule's clean holding company provisions with respect to certain covered agreements.

Granted: December 19, 2025

Financial Holding Companies

St. Louis

JamesMark Bancshares, Inc., Springfield, Missouri—election to become a financial holding company.

Effective: December 17, 2025

Section 23A Exemptions

Director, S&R

Morgan Stanley Bank, N.A., Salt Lake City, Utah—determination that a proposed internal reorganization whereby Morgan Stanley Bank, N.A., would acquire the fixed income derivatives business of Morgan Stanley Capital Services LLC, New York, New York, would be in the public interest and consistent with the purposes of section 23A of the Federal Reserve Act.*

Approved: December 12, 2025

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending December 20, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
MUTUAL BANCORP	* 3A5 * 3A3	Mutual Bancorp, Hyannis, Massachusetts, to merge with Bluestone Financial, MHC, and thereby indirectly acquire Bluestone Bank, both of Raynham, Massachusetts, pursuant to Sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended, and Section 225.15 of Regulation Y.	Newspaper: Federal Register:	Not available 01/20/2026

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
699105	BLUESTONE BK, RAYNHAM, MASSACHUSETTS	03/02/2025	11/04/2024	S	Int Small Bank
447100	CORNERSTONE BK, SPENCER, MASSACHUSETTS	07/06/2024	03/04/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending December 20, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	08/18/2024	01/16/2024	NI	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending December 20, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
FULTON FINANCIAL CORPORATION	* 3A5	Fulton Financial Corporation, Lancaster, Newspaper: Pennsylvania; to merge with Blue Foundry Bancorp, and thereby indirectly acquire Blue Foundry Bank, both of Rutherford, New Jersey.	Not available Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3603961	VICTORY BK, LIMERICK, PENNSYLVANIA	06/14/2024	07/10/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending December 20, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MUTUAL HOLDING CO.	* Acquisition	First Mutual Holding Co., Lakewood, Ohio to acquire The Savings and Loan Association of Centerburg, Centerburg, Ohio	Newspaper:	01/20/2026
			Federal Register:	01/28/2026

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
504311	GENOA BKG CO, GENOA, OHIO	03/22/2025	05/13/2024	O	Int Small Bank
1017425	KILLBUCK SVGS BK CO, KILLBUCK, OHIO	01/18/2025	07/29/2024	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending December 20, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3567269	SELECT BK, FOREST, VIRGINIA	06/01/2024	04/17/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending December 20, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CBS BANC-CORP.	* 3A3 * 3A5	CBS Banc-Corp., Russellville, Alabama; to acquire TAG Bancshares, Inc., and thereby indirectly acquire Citizens Bank & Trust, both of Trenton, Georgia.	Newspaper: Federal Register:	Not available Not available
GULF ATLANTIC BANK	* Branch (Domestic)	Gulf Atlantic Bank, Key West, Florida, intends to open a branch at 105 East Baker Street, Plant City, Florida, known as the Plant City Branch.	Newspaper: Federal Register:	12/26/2025 Not applicable
GULF ATLANTIC BANK	* Branch (Domestic)	Gulf Atlantic Bank, Key West, Florida, to establish a branch facility to be located at 120 U.S. Highway 27 South, Lake Placid, Florida.	Newspaper: Federal Register:	01/13/2026 Not applicable
PEOPLES BANCSHARES OF TN, INC.	Change in Bank Control	Delmar A. Benton, Sharon Benton, Sara Jane Frerichs, and BD and Merle Benton Trust, Delmar A. Benton as trustee, all of Madisonville, Tennessee; Darrell A. Benton, Meghan N. Benton, Elizabeth Sharon Benton, Sally Suzanne Benton, and Nancy F. Garza, all of Maryville, Tennessee; to form the Benton Family Control Group, a group acting in concert, to retain voting shares of Peoples Bancshares, of TN, Inc., and thereby indirectly retain voting shares of Peoples Bank of East Tennessee, both of Madisonville, Tennessee.	Newspaper: Federal Register:	12/31/2025 01/07/2026

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending December 20, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
930442	BANK OF PONTIAC, PONTIAC, ILLINOIS	10/25/2024	07/15/2024	S	Int Small Bank
711548	CHELSEA ST BK, CHELSEA, MICHIGAN	06/10/2024	02/26/2024	S	Int Small Bank
502746	COMMUNITY ST BK, AVILLA, INDIANA	06/15/2024	03/04/2024	S	Int Small Bank
724744	GNB BK, GRUNDY CENTER, IOWA	02/08/2025	11/18/2024	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis****Filings received during the week ending December 20, 2025**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FNB OXFORD BANK	Public Welfare Investment	FNB Oxford Bank, Oxford, Mississippi, requests retroactive approval to make a public welfare investment of \$1,500,000, pursuant to Section 208.22(d) of Regulation H	Newspaper: Federal Register:	Not applicable Not applicable
FNB OXFORD BANK	Public Welfare Investment	FNB Oxford Bank, Oxford, Mississippi, requests retroactive approval to make a public welfare investment of \$5,000,000, pursuant to Section 208.22(d) of Regulation H	Newspaper: Federal Register:	Not applicable Not applicable
PRODUCERS BANK & TRUST	* Branch (Domestic)	Producers Bank and Trust, McGehee, Arkansas, to establish a branch facility to be located at 11300 Cantrell Road, Suite 100, Little Rock, Arkansas	Newspaper: Federal Register:	12/29/2025 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8**Federal Reserve Bank of St. Louis**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
261940	ANSTAFF BK, GREEN FOREST, ARKANSAS	02/28/2025	11/12/2024	S	Int Small Bank
168571	ARMOR BK, FORREST CITY, ARKANSAS	01/19/2025	10/15/2024	S	Int Small Bank
466754	BANK OF FAYETTE CTY, PIPERTON, TENNESSEE	11/02/2024	07/22/2024	S	Int Small Bank
541857	CARROLL B&T, HUNTINGDON, TENNESSEE	09/27/2024	06/03/2024	S	Int Small Bank
114840	FIRST ST BK, RUSSELLVILLE, ARKANSAS	03/22/2025	12/02/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
909055	PEOPLES B&TC CO, TROY, MISSOURI	07/28/2024 04/22/2024
3350724	SIGNATURE BK, FAYETTEVILLE, ARKANSAS	02/16/2025 10/15/2024

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending December 20, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
PSB Financial, Inc.	* 3A1	PSB Financial, Inc. to become a bank holding company by acquiring Pioneer State Bank, both of Deer Lodge, Montana, upon the conversion of Pioneer Federal Savings & Loan Association, from mutual to stock form.	Newspaper:	01/09/2026
			Federal Register:	01/15/2026

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
613156	FIRST MT BK, MISSOULA, MONTANA	06/23/2024	09/11/2023	S	Int Small Bank
685676	OPPORTUNITY BK OF MT, HELENA, MONTANA	04/29/2024	10/24/2022	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 20, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCFIRST CORPORATION	Change in Bank Control	Adam Duston Rainbolt Trust I; Jacob Patrick Rainbolt Trust I; and Samuel Johnson Rainbolt Trust I, all of Oklahoma City, Oklahoma; and trustee and trust supervisor David E. Rainbolt and trust supervisor Dana Kim Rainbolt, all of Oklahoma City, Oklahoma, of the aforementioned trusts; Dana Kim Rainbolt Revocable Trust, Oklahoma City, Oklahoma, co-trustees and trust supervisors David E. Rainbolt and Dana Kim Rainbolt, and trust supervisors Samuel Johnson Rainbolt and Jacob Patrick Rainbolt, all of Oklahoma City, Oklahoma, to become members of the Rainbolt Family Control Group, a group acting in concert, to retain voting shares of BancFirst Corporation, Oklahoma City, Oklahoma, and thereby indirectly retain voting shares of BancFirst, Oklahoma City, Oklahoma; Pegasus Bank, Dallas, Texas; Worthington Bank, Arlington, Texas; and American Bank of Oklahoma, Collinsville, Oklahoma. David E. Rainbolt has previously been permitted by the Federal Reserve System to acquire control of voting shares of BancFirst Corporation and David E. Rainbolt, Adam Duston Rainbolt, Samuel Johnson Rainbolt, and Jacob Patrick Rainbolt are current members of the Rainbolt Family Control Group.	Newspaper:	01/07/2026
			Federal Register:	01/07/2026

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 20, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
WASHINGTON 1ST BANCO, INC.	Change in Bank Control	Cynthia Judd Martinez 2020-BHC Grantor Retained Annuity Trust, Lincoln, NE, Paul W. Judd, Elkhorn, NE, as trust director; the Paul W. Judd 2020-BHC Grantor Retained Annuity Trust, Elkhorn, NE, David A. Judd, Pomona, KS ,as trust director; and Union Bank and Trust Company, Lincoln, NE, as corporate trustee for the aforementioned trusts; to join the Roger Judd Family Group, a group acting in concert; and the David A. Judd 2020-BHC Grantor Retained Annuity Trust, Pomona, KS, Cynthia Judd Martinez, Lincoln, NE, as trust director, and Union Bank and Trust Company, Lincoln, NE, as corporate trustee; the Gary W. Judd Trust dated July 22, 2004, Gary W. Judd, trustee, both of Parkville, MO; and the Nancy L. Judd Trust dated May 1, 2007, Nancy L. Judd, trustee, both of Lincoln, NE; to join the Stanley Judd Family Group, a group acting in concert; to retain voting shares of Washington 1st Banco, Inc., and indirectly retain voting shares of FNB Washington, both of Washington, KS. Cynthia Judd Martinez and Paul W. Judd have been previously permitted by the Federal Reserve System to acquire voting shares of Washington 1st Banco, Inc. and are current members of the Roger Judd Family Group.	Newspaper: Federal Register:	Not available Not available

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending December 20, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
WHITCORP FINANCIAL COMPANY	Change in Bank Control	CMJ Equity, LLC, Morrison, Colorado; Caitlin Whitham 2017A Trust, Morrison, Colorado, co-trustees Caitlin Whitham, Denver, Colorado, and Peter Page, Lamar, Colorado; Morgan Whitham 2017A Trust, Morrison, Colorado, co-trustees Morgan Whitham, Morrison, Colorado, and Peter Page; Jacqueline Whitham 2017A Trust, Morrison, Colorado, co-trustees Jacqueline Whitham, Boulder, Colorado, and Peter Page to join the Whitham Family Control Group, a group acting in concert, to acquire voting shares of Whitcorp Financial Company, Leoti, Kansas, and thereby indirectly acquire voting shares of Western State Bank, Garden City, Kansas, and Frontier Bank, Lamar, Colorado. Peter Page has previously been permitted by the Federal Reserve System to join the Whitham Family Control Group.	Newspaper: Federal Register:	Not available 01/06/2026

District: 10

Federal Reserve Bank of Kansas City

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
463650	ADAMS B&TC, OGALLALA, NEBRASKA	11/07/2024	08/05/2024	S	Int Small Bank
311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/07/2024	08/14/2023	S	Int Small Bank
862057	BANK OF CMRC, CHANUTE, KANSAS	07/04/2024	04/15/2024	S	Int Small Bank
482053	CITIZENS ST BK, WISNER, NEBRASKA	04/29/2024	02/12/2024	S	Int Small Bank
386450	FIVE POINTS BK, HASTINGS, NEBRASKA	10/14/2024	07/29/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
396255	SOVEREIGN BK, SHAWNEE, OKLAHOMA	03/01/2025

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending December 20, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch located at 1469 W. Campbell Road, Richardson, TX 75080	Newspaper: Federal Register:	12/27/2025 Not applicable
ORIGIN BANK	* Branch (Domestic)	Origin Bank, Choudrant, Louisiana - to establish a branch at 508 Fairhope Ave, Fairhope, Alabama.	Newspaper: Federal Register:	01/16/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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S = Satisfactory

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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
965789	SUSSER BK, DALLAS, TEXAS	02/13/2025	08/26/2024	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank
645465	VISTA BK, DALLAS, TEXAS	07/29/2024	04/01/2024	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending December 20, 2025

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 12

Federal Reserve Bank of San Francisco

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding
S = Satisfactory
NI = Needs to improve
SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3487947	UNIBANK, LYNNWOOD, WASHINGTON	07/05/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act