



FEDERAL RESERVE RELEASE

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

No. 1 Week ending January 3, 2026



Board Actions

None

Actions Under Delegated Authority

Bank Branches, Domestic

Kansas City

Adams Bank & Trust, Ogallala, Nebraska—to establish a branch at 1344 North Prescott Country Club Boulevard, Dewey, Arizona.

Approved: January 2, 2026

Richmond

United Community Bank, Greenville, South Carolina—to establish a branch at Outlot 5 Main Street Marketplace, Cartersville, Georgia.

Approved: December 29, 2025

Bank Holding Companies

Dallas

Third Coast Bancshares, Inc., Humble, Texas—to acquire Keystone Bancshares, Inc., and indirectly acquire Keystone Bank, SSB (Keystone Bank), both of Bee Cave, Texas, and for Third Coast Bank, Humble, Texas, to acquire Keystone Bank and establish branches at the locations of Keystone Bank's main office and branches.

Approved: December 30, 2025

Banks, State Member

Chicago

Busey Bank, Champaign, Illinois—to make a public welfare investment (two requests).

Approved: December 30, 2025

CIBC Bank, Chicago, Illinois—to make a public welfare investment (two requests).*

Approved: December 19, 2025

*Addition

Dallas

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

Approved: December 31, 2025

Secretary

First Financial Bank, Cincinnati, Ohio—to make a public welfare investment.

Approved: December 29, 2025

Change in Bank Control

Kansas City

Legacy Financial, Inc., Johnson, Kansas—David J. Mann Family Trust, David J. Mann, as trustee; Barrett David Mann Gift Trust, Shane A. Mann, as trustee; and Carson Gale Mann Gift Trust, Shane A. Mann, as trustee, all of Quinter, Kansas; Reid Richard Crouse Gift Trust, Tara J. Mann Crouse, as trustee, both of Colby, Kansas; Quincy Caroline Mann Gift Trust, Tracey R. Mann, as trustee; David Austin Mann Gift Trust, Tracey R. Mann, as trustee; Whitney Beata Mann Gift Trust, Tracey R. Mann, as trustee; and Elizabeth Lorraine Mann Gift Trust, Tracey R. Mann, as trustee, all of Salina, Kansas, to join the Floyd Family Group, a group acting in concert, to acquire voting shares of Legacy Financial, Inc., and thereby indirectly acquire voting shares of Dream First Bank, National Association, Syracuse, Kansas.

Permitted: January 2, 2026

Supervision and Regulation

Director, S&R

Huntington Bancshares Incorporated, Columbus, Ohio—to make certain capital distributions under the capital plan rule.*

Approved: December 15, 2025

*Addition

Director, S&R, and Director, Financial Stability

Stress Tests—notification to firms required to assume a large counterparty default in their 2026 company-run stress tests.*

Approved: December 18, 2025

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 3, 2026

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

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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
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 January 3, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

District: 2

Federal Reserve Bank of New York

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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 January 3, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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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 January 3, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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S = Satisfactory

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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		

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 3, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
PUTNAM COUNTY BANK	Premises	Putnam County Bank, Hurricane, West Virginia, request approval to increase bank premises.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

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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 January 3, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 6

Federal Reserve Bank of Atlanta

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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		

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District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending January 3, 2026**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ASSOCIATED BANC-CORP	* 3A3 * 3A5	Associated Banc-Corp, Green Bay, Wisconsin, to merge with American National Corporation and thereby indirectly acquire American National Bank, both of Omaha, Nebraska.	Newspaper: Federal Register:	Not available Not available
FARMERS TRUST & SAVINGS BANK	* 18C	Farmers Trust and Savings Bank, Buffalo Center, Iowa to merge with Peoples State Bank of Wells, Wells, Minnesota and thereby establish one branch located at 98 3rd Street SE, Faribault County, Wells, Minnesota.	Newspaper: Federal Register:	02/06/2026 Not applicable
FIRST ILLINOIS CORPORATION	Change in Bank Control	The Leon J. Mizeur Roth IRA; the Leon J. Mizeur IRA; the Leon J. Mizeur Trust, with Leon J. Mizeur as trustee; Robert T. Mizeur; the Robert T. Mizeur IRA; the Ellen A. Mizeur Trust, with Ellen A. Mizeur as trustee; Mary Mizeur; Peter J. Bolt; Lisa A. Bolt; Susan C. Faivre; Samuel T. Faivre; Seth J. Faivre; Ella C. Faivre; Andrew Bolt; Daniel Bolt; Mary C. Mizeur; Anne K. Mizeur; and other minor children, all of Springfield, Illinois, a group acting in concert, to retain voting shares of First Illinois Corporation and thereby indirectly retain voting shares of HPB Holdings, Inc. and Hickory Point Bank and Trust, all of Decatur, Illinois.	Newspaper: Federal Register:	Not available 11/28/2025

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending January 3, 2026**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST ILLINOIS CORPORATION	Change in Bank Control	David W. Rathje, Decatur, Illinois; Kelly S. Rathje Brandon, Decatur, Illinois; the Jonathan 2012 Irrevocable Trust, with Kelly S. Rathje Brandon and David W. Rathje as co-trustees, all of Decatur, Illinois; the Lauren 2012 Irrevocable Trust, with Kelly S. Rathje Brandon and David W. Rathje as co-trustees, all of Decatur, Illinois; David J. Rathje, Decatur, Illinois; Rachel O. Rathje, Decatur, Illinois; and David J. Rathje, Fort Meyers, Florida, a group acting in concert, to retain voting shares of First Illinois Corporation and thereby indirectly retain voting shares of HPB Holdings, Inc. and Hickory Point Bank and Trust, all of Decatur, Illinois.	Newspaper: Federal Register:	Not available Not available
GREEN BELT BANCORPORATION	Change in Bank Control	The Weaver 2021 Dynasty Trust, Milwaukee, Wisconsin, with Steven Afdahl, Temecula, California, Kirk Yung, Fort Dodge, Iowa, and Peter J. Wilder, Pewaukee, Wisconsin, as trustees; Jessica Weaver, Iowa Falls, Iowa, as grantor, and Christopher Weaver, Iowa Falls, Iowa, to acquire voting shares of Green Belt Bancorporation and thereby indirectly acquire voting shares of Green Belt Bank & Trust, both of Iowa Falls, Iowa.	Newspaper: Federal Register:	Not available Not available

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District: 7

Federal Reserve Bank of Chicago

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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 January 3, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

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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 S Int Small Bank
3350724	SIGNATURE BK, FAYETTEVILLE, ARKANSAS	02/16/2025 10/15/2024 S Int Small Bank

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 3, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN FEDERAL CORPORATION	Change in Bank Control	Brianna Klegstad, Hallock, Minnesota, to retain voting shares, and together with John A. Schumacher, West Fargo, North Dakota, and Jeffrey A. Schumacher, Grand Forks, North Dakota; as a group acting in concert to control American Federal Corporation, Fargo North Dakota. American Federal Corporation controls American Federal Bank, Fargo, North Dakota.	Newspaper: Federal Register:	12/31/2025 Not available

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending January 3, 2026**

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN STATE BANK HOLDING COMPANY, INC.	Change in Bank Control	Barrett W. Sogard, individually, as Trustee of the Barrett W. Sogard 2020 Irrevocable GST (POS) Trust u/a dtd 7/31/2020, as Trustee of the Barrett W. Sogard 2020 Irrevocable GST (TMS) Trust u/a dtd 7/31/2020, and as Individual Trustee of the Barrett W. Sogard Irrevocable Trust u/a dtd 12/16/2015, all of Gainesville, Florida, Isabella M. Sogard, individually, as Trustee of the Isabella M. Sogard 2020 Irrevocable GST (POS) Trust u/a dtd 7/31/2020, as Trustee of the Isabella M. Sogard 2020 Irrevocable GST (TMS) Trust u/a dtd 7/31/2020, and as Individual Trustee of the Isabella M. Sogard Irrevocable Trust u/a dtd 12/16/2015, all of Lake Oswego, Oregon, Oliver T. Sogard, individually, as Trustee of the Oliver T. Sogard 2020 Irrevocable GST (POS) Trust u/a dtd 7/31/2020, as Trustee of the Oliver T. Sogard 2020 Irrevocable GST (TMS) Trust u/a dtd 7/31/2020, and as Individual Trustee of the Oliver T. Sogard Irrevocable Trust u/a dtd 12/16/2015, all of Horseheads, New York, and Thomas P. Sogard, individually, as Trustee of the Thomas P. Sogard 2020 Irrevocable GST (POS) Trust u/a dtd 7/31/2020, as Trustee of the Thomas P. Sogard 2020 Irrevocable GST (TMS) Trust u/a dtd 7/31/2020, and as Individual Trustee of the Thomas P. Sogard Irrevocable Trust u/a dtd 12/16/2015, all of Charleston, South Carolina, to join the Sogard Family Shareholder Group, a group acting in concert, to retain voting shares of American State Bank Holding Company, Inc. of Williston,	Newspaper: Federal Register:	12/19/2025 Not available

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending January 3, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
		North Dakota. American State Bank Holding Company, Inc. controls American State Bank & Trust Company of Williston, Williston, North Dakota.	

District: 9

Federal Reserve Bank of Minneapolis

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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 January 3, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 10

Federal Reserve Bank of Kansas City

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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

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District: 11**Federal Reserve Bank of Dallas****Filings received during the week ending January 3, 2026**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CSBL Acquisition, Inc.	* 3A1	CSBL Acquisition, Inc., San Antonio, Texas to become a bank holding company through the acquisition of Luling Bancshares, Inc. and therefore, Citizens State Bank of Luling, both of Luling, Texas	Newspaper: Federal Register:	Not available 12/24/2025
R CORP FINANCIAL	Change in Bank Control	Robert Reid Ryan, Houston, Texas, individually and as trustee of the 2018 Ryan Legacy Trust, and Wendy Ryan Bivins, Amarillo, Texas, individually and as trustee of the 2018 Ryan Legacy Trust, Jackson Ray 2001 Trust, Caroline Avery Ryan 2001 Trust, Ella Reese Ryan Trust, Julia Elizabeth 2003 Trust, and the Victoria Lynn 2002 Trust, to acquire 25 percent or more of the voting shares of R Corp Financial, and thereby indirectly acquire voting shares of R Bank, both of Round Rock, Texas.	Newspaper: Federal Register:	Not available 12/30/2025
STERLING CITY BANCSHARES, INC.	Change in Bank Control	Reed Stewart, individually, and with Danny Stewart, LeRuth Stewart, Ronda Stewart, Rope Stewart, and Riffin Stewart, all of Sterling City, Texas, as a group acting in concert, to acquire additional voting shares of Sterling City Bancshares, Inc., and thereby indirectly acquire voting shares of The First National Bank of Sterling City, both of Sterling City, Texas	Newspaper: Federal Register:	01/22/2026 01/22/2026

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District: 11

Federal Reserve Bank of Dallas

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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 January 3, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAWAII	* Branch (Domestic)	Bank of Hawaii, Honolulu, Hawaii to establish a new branch at 1088 W. Marine Corps Drive, Space No. K-1, Dededo, Guam 96929.	Newspaper: Federal Register:	Not available Not applicable
PARTNERS BANK OF CALIFORNIA	* 3A5	Partners Bancorp, Mission Viejo, California to become a bank holding company by acquiring 100 percent of Partners Bank of California, Mission Viejo, California.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

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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