



FEDERAL RESERVE RELEASE

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

No. 2 Week ending January 10, 2026

Board Actions

Bank Holding Companies

Prosperity Bancshares, Inc., Houston, Texas—to acquire Southwest Bancshares, Inc., and thereby indirectly acquire Texas Partners Bank, both of San Antonio, Texas.

Announced: January 8, 2026

Enforcement

Regions Bank, Birmingham, Alabama—consent order of prohibition against Jason Lovell, a former institution-affiliated party.

Announced: January 6, 2026

Forms

FR 1374—final Board review to extend without revision the Intermittent Survey of Businesses.

Approved: January 6, 2026

FR 1413—final Board review to implement the Discrimination Complaint Forms.

Approved: January 6, 2026

FR 28—final Board review to extend with revision the Applications for Employment with the Board of Governors of the Federal Reserve System.

Approved: January 6, 2026

FR 3033p and FR 3033s—initial Board review to extend with revision the Census of Finance Companies and Other Lenders (FR 3033p) and Survey of Finance Companies (3033s).

Approved: January 6, 2026

FR 3064a and FR 3064b—final Board review to extend without revision the Interchange Transaction Fees Survey.

Approved: January 6, 2026

Reserve Bank Operations

Reserve Bank Directors—appointment of Class C Reserve Bank and Board-appointed Branch directors and designation of 2026 Reserve Bank chairs and deputy chairs.*

Approved: December 10, 2025

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

Gulf Atlantic Bank, Key West, Florida—to establish a branch at 105 East Baker Street, Plant City, Florida.

Approved: January 5, 2026

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 1469 West Campbell Road, Richardson, Texas.

Approved: January 5, 2026

Kansas City

FirstOak Bank, Independence, Kansas—to establish a branch at 4581 Columbia Pike, Thompson's Station, Tennessee.

Approved: January 8, 2026

San Francisco

Bank of Hawaii, Honolulu, Hawaii—to establish a branch at 1088 West Marine Corps Drive, Dededo, Guam.

Approved: January 8, 2026

St. Louis

Producers Bank and Trust, McGehee, Arkansas—to establish a branch at 11300 Cantrell Road, Little Rock, Arkansas.

Approved: January 5, 2026

Bank Holding Companies

Atlanta

Anthem Financial Corporation, Plaquemine, Louisiana—to become a bank holding company by acquiring Anthem Bank & Trust, Plaquemine, Louisiana.

Approved: January 7, 2026

Chicago

First Mid Bancshares, Inc., Mattoon, Illinois—to merge with Two Rivers Financial Group, Inc., and thereby indirectly acquire Two Rivers Bank & Trust, both of Burlington, Iowa.*

Approved: December 30, 2025

*Addition

Minneapolis

Stearns Financial Services, Inc., Employee Stock Ownership Plan and Stearns Financial Services, Inc., both of St. Cloud, Minnesota—to acquire One American Financial Corporation, Sioux Falls, South Dakota, and thereby indirectly acquire One American Bank, Centerville, South Dakota.

Withdrawn: January 6, 2026

New York

The Adirondack Trust Company Employee Stock Ownership Trust, Saratoga Springs, New York—to acquire additional shares of 473 Broadway Holding Corporation and of The Adirondack Trust Company, both of Saratoga Springs, New York.

Approved: January 5, 2026

United Roosevelt, MHC (MHC), Carteret, New Jersey—to convert from mutual to stock form. As part of the conversion, MHC and United Roosevelt Bancorp, Carteret, New Jersey, an existing mid-tier stock holding company, will cease to exist, and United Roosevelt Savings Bank, Carteret, New Jersey, will become a wholly owned subsidiary of URSB Bancorp, Inc., Carteret, New Jersey, a newly formed Maryland corporation, which has applied to become a bank holding company.

Approved: January 9, 2026

Philadelphia

ENB Financial Corp, Ephrata, Pennsylvania—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire Cecil Bancorp, Inc., and thereby indirectly acquire Cecil Bank, both of Elkton, Maryland, in connection with the merger of Cecil Bank with and into Ephrata National Bank, Ephrata, Pennsylvania.

Granted: January 8, 2026

San Francisco

Partners Bancorp, Mission Viejo, California—to become a bank holding company by acquiring Partners Bank of California, Mission Viejo, California.

Withdrawn: January 7, 2026

Change in Bank Control**Chicago**

Arthur R. Murray, Inc., Milford, Illinois—the Murray Family Trust, dated December 28, 2015, Citizens State Bank, as trustee, Arthur R. Murray, III, all of Milford, Illinois, and Christopher Murray, Baldwin, Illinois, with voting rights; Arthur R. Murray, III, individually and as executor of the Estate of Phyllis M. Murray, Milford, Illinois, to form the Murray Family Group, a group acting in concert, to acquire voting shares of Arthur R. Murray, Inc., and thereby indirectly acquire voting shares of Citizens State Bank of Milford, Milford, Illinois, and Dewey Bank, Dewey, Illinois.

Permitted: January 5, 2026

Kansas City

Southwest Missouri Bancorporation, Inc., Carthage, Missouri—Craig Tankersley, Joplin, Missouri, individually and as a member of the Administrative Committee of the Southwest Missouri Bancorporation, Inc. Employee Stock Ownership Plan and Trust, to retain voting shares of Southwest Missouri Bancorporation, Inc., and thereby indirectly retain voting shares of Southwest Missouri Bank, Carthage, Missouri.

Permitted: January 9, 2026

Regulations and Policies

General Counsel

Lending and Liquidity Facilities—reports to Congress under section 13(3) of the Federal Reserve Act in response to COVID-19.

Approved: January 8, 2026

Supervision and Regulation

Director, S&R

State Street Corporation and State Street Bank and Trust, both of Boston, Massachusetts—request to treat a credit-linked-note transaction and certain substantially identical credit-linked-note transactions as synthetic securitizations under Regulation Q.

Approved: January 9, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 10, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 January 10, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 10, 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 10, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

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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		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending January 10, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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 10, 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		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 10, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CIBC BANK USA	Public Welfare Investment	CIBC Bank USA, Chicago, Illinois, requests prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
The Stephen M. Calk 2025 Trust	* Acquisition	The Stephen M. Calk 2025 Trust with Benard Banks as trustee both of Houston, Texas to become a savings and loan holding company by acquiring National Bancorp Holdings, Inc., Chicago, Illinois.	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 10, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
RHINELAND	* 3A5	Rhineland Bancshares, Inc., Rhineland, Missouri, to merge with Bancstar, Inc., St. Louis, Missouri, and thereby indirectly acquire its subsidiary holding company, Pacific Bancstar, Inc., St. Louis, Missouri, and subsidiary bank, Bank Star, Pacific, Missouri.	Newspaper: 02/15/2026
BANCSHARES, INC	* 3A3		Federal Register: 02/13/2026

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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 10, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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 10, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
PLATTE VALLEY BANK	* 18C	Platte Valley Bank, Scottsbluff, Nebraska, to merge with The Potter State Bank of Potter, Potter, Nebraska, and to retain the acquired facilities as branch offices.	Newspaper:	Not available
	* Branch (Domestic)		Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 10, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 10, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 12

Federal Reserve Bank of San Francisco

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3487947	UNIBANK, LYNNWOOD, WASHINGTON	07/05/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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