



FEDERAL RESERVE RELEASE

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

No. 4 Week ending January 24, 2026



Board Actions

None

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

Gulf Atlantic Bank, Key West, Florida—to establish a branch at 120 U.S. Highway 27 South, Lake Placid, Florida.

Approved: January 21, 2026

Boston

Needham Bank, Needham, Massachusetts—to establish a branch at 301 Guest Street, Boston, Massachusetts.

Approved: January 21, 2026

New York

Popular Bank, New York, New York—to establish a branch at 478 East Fordham Road, Bronx, New York.

Approved: January 22, 2026

Bank Holding Companies

Atlanta

Fleur Capital Corporation, Simmesport, Louisiana—to become a bank holding company by acquiring Simmesport State Bank, Simmesport, Louisiana.

Approved: January 21, 2026

Boston

Santander Bank, National Association, Wilmington, Delaware—prior approval for internal restructuring.*

Granted: December 15, 2025

*Addition

Chicago

Horicon Bank Profit Sharing and Employee Stock Ownership Plan, Horicon, Wisconsin—to become a bank holding company by acquiring voting shares of Sword Financial Corporation and thereby acquiring voting shares of Horicon Bank, both of Horicon, Wisconsin.

Approved: January 21, 2026

Nicolet Bankshares, Inc., Green Bay, Wisconsin—waiver of filing requirement under section 3 of the Bank Holding Company Act to merge with MidWestOne Financial Group, Inc., and thereby indirectly acquire its wholly owned subsidiary, MidWestOne Bank, both of Iowa City, Iowa, in connection with the merger of MidWestOne Bank with and into Nicolet National Bank, Green Bay, Wisconsin.

Granted: January 22, 2026

General Counsel

ServBanc Holdco, Inc., Phoenix, Arizona—waiver of filing requirement under section 4 of the Bank Holding Company Act to acquire IF Bancorp, Inc. (IFB), Watseka, Illinois, and simultaneously merge IFB's subsidiary, Iroquois Federal Savings and Loan Association, Watseka, Illinois, with and into Servbank, National Association, Oswego, Illinois.*

Granted: January 12, 2026

*Addition

Change in Bank Control

Chicago

Capra Financial, Inc., Dubuque, Iowa—Fuller Family Holdings LLLP, Dubuque, Iowa, a qualified family partnership, Alison J. Fuller 2025 GST Trust, Lynn H. Fuller as trustee, and the Lynn H. Fuller Family GST Trust, Thomas J. Fuller as trustee, as limited partners of Fuller Family Holdings LLLP, all of Dubuque, Iowa, and Thomas Fuller Family Holdings LLLP, Dubuque, Iowa, a qualified family partnership, to become members of the Fuller Family Group, a group acting in concert, to acquire voting shares of Capra Financial, Inc., and thereby indirectly acquire voting shares of Capra Bank, Dubuque, Iowa.

Permitted: January 22, 2026

Supervision and Regulation

Director, S&R

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

Approved: January 20, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending January 24, 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:	Not available
			Federal Register:	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 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
AMERICAN COMMUNITY BANCORP, INC.	Change in Bank Control	The Josephine M. Capobianco Irrevocable Gift Trust, Glen Cove, New York, to join the Capobianco Family Control Group, a group acting in concert, to retain voting shares of American Community Bancorp, and thereby indirectly retain voting shares of American Community Bank both of Glen Cove, New York.	Newspaper:	02/17/2026
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
STANDARD CHARTERED BANK	Change in Bank Control	Standard Chartered Bank, London, United Kingdom, for Standard Chartered Holdings Inc., London, United Kingdom ("SCHI") to acquire the stock of Standard Chartered Bank International (Americas) Ltd., New York, New York ("SCBI"), pursuant to Section 211.5(d) of Regulation K.	Newspaper: Federal Register:	Not available Not available

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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 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
CNB BANK	Membership	CNB Bank, Clearfield, PA, to become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: Not applicable

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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		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending January 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
BURKE & HERBERT FINANCIAL SERVICES CORP.	* 3A5 * 18C	Burke & Herbert Financial Services Corp., Alexandria, Virginia, to acquire 100% of the voting securities of LINKBANCORP, Inc., Camp Hill, Pennsylvania, and thereby indirectly acquire LINKBANK, Camp Hill, Pennsylvania. Additionally, Burke & Herbert Bank & Trust Company, Alexandria, Virginia, to merge with LINKBANK and operate LINKBANK's branches.	Newspaper: 02/17/2026 Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

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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
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 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
PINNACLE BANK	Public Welfare Investment	Pinnacle Bank, Nashville, Tennessee, to Newspaper: make one public welfare investment.	Not applicable Federal Register: Not applicable

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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 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
ENOVA INTERNATIONAL, INC.	* 3A1	Enova International, Inc., Chicago, Illinois to become a bank holding company by acquiring Grasshopper Bancorp, Inc. and thereby indirectly acquiring Grasshopper Bank, National Association, both of New York, New York through merger with Enova Interim Bank, N.A., South Jordan, Utah.	Newspaper:	Not available
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 24, 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 Myers, 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:	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:	Not available
HALBUR BANCSHARES, INC.	Change in Bank Control	Elizabeth A. Renner, Omaha, Nebraska and Mary Alexandra Dennis-Renner, Pasadena, California, to join the Dennis Family Control Group, a group acting in concert, to acquire voting shares of Halbur Bancshares, Inc., and thereby indirectly acquire voting shares of Westside State Bank, both of Westside, Iowa.	Newspaper:	Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending January 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
The Stephen M. Calk 2025 Trust	* Acquisition	The Stephen M. Calk 2025 Trust with Bernard Banks as trustee, both of Houston, Texas to become a savings and loan holding company by acquiring National Bancorp Holdings, Inc., Chicago, Illinois.	Newspaper:	Not available

* Subject to the provisions of the Community Reinvestment Act

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	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 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANSTAFF BANK	* Branch (Domestic)	Anstaff Bank, Green Forest, Arkansas, to establish a branch facility to be located at 720 Goblin Drive, Harrison, Arkansas	Newspaper:	Not available
			Federal Register:	Not applicable
CENTENNIAL BANK	* 18C	Centennial Bank, Conway, Arkansas, to merge with Mountain Commerce Bank, Knoxville, Tennessee, and to retain the acquired facilities as branch offices.	Newspaper:	Not available
	* Branch (Domestic)		Federal Register:	Not applicable
CS BANK	Premises	CS Bank, Eureka Springs, Arkansas, to increase its investment in bank premises in the amount of \$400,000	Newspaper:	Not applicable
			Federal Register:	Not applicable
HOME BANCSHARES, INC.	* 3A5	Home BancShares, Inc., Conway, Arkansas, to acquire through merger 100 percent of the voting shares of Mountain Commerce Bancorp, Inc., and thereby indirectly acquire Mountain Commerce Bank, both of Knoxville, Tennessee.	Newspaper:	Not available
			Federal Register:	02/20/2026

* Subject to the provisions of the Community Reinvestment Act

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		
9090000	PEOPLES DATA CO, TROT, MISSOURI	07/26/2024 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 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
PB FAMILY BANCSHARES, INC.	* 3A3	PB Family Bancshares, Inc., Hastings, Minnesota; to acquire Gateway Bank, Mendota Heights, Minnesota.	Newspaper:	Not available

* Subject to the provisions of the Community Reinvestment Act

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 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
BANCFIRST	* Branch (Domestic)	BancFirst, Oklahoma City, Oklahoma, to Newspaper: establish a branch facility at 17825 N. Portland Avenue, Edmond, Oklahoma.	Not available 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		
590255	SOVEREIGN BK, SHAWNEE, OKLAHOMA	03/01/2025 11/10/2024 S Int Small Bank

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending January 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available

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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 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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		

* Subject to the provisions of the Community Reinvestment Act