



## FEDERAL RESERVE RELEASE

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

No. 6 Week ending February 7, 2026



## Board Actions

### **Bank Holding Companies**

UBS Group AG and UBS AG, both of Zurich, Switzerland, and UBS Americas Holding LLC and UBS Americas, Inc., both of New York, New York (collectively, the Applicants)—petition for review of the approval under delegated authority by the Federal Reserve Bank of New York of the Applicants' proposal to become bank holding companies in connection with the conversion of UBS Bank USA, Salt Lake City, Utah, from a state-chartered industrial bank into a national bank.

Denied: February 5, 2026

### **Supervision and Regulation**

Stress tests—final notice of 2026 stress test scenarios.

Approved: February 3, 2026

Stress tests—extension of deadlines for providing each banking organization subject to the stress capital buffer (SCB) framework with notice of its preliminary and final SCB requirement calculated using the results of the 2026 supervisory stress test.

Approved: February 2, 2026

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Chicago*

The Bank of Brodhead, Brodhead, Wisconsin—to establish a branch at 735 Sunnyside Drive, Milton, Wisconsin.

Approved: February 5, 2026

#### *Dallas*

Charles Schwab Bank, SSB, Westlake, Texas—to establish a branch at 2360 Corporate Circle, Henderson, Nevada.

Approved: February 4, 2026

### Bank Holding Companies

#### *Atlanta*

Madison Community Bancshares Corporation, Madison, Florida—relief from certain commitments.\*

Granted: January 29, 2026

\*Addition

#### *General Counsel*

Fifth Third Bancorp (Fifth Third), Cincinnati, Ohio—request for reconsideration of the Board's approval for Fifth Third to acquire Comerica Incorporated, Dallas, Texas, and thereby indirectly acquire Comerica Bank, Dallas, Texas, and Comerica Bank & Trust, National Association, Ann Arbor, Michigan.

Denied: February 2, 2026

#### *Minneapolis*

PSB Financial, Inc., Deer Lodge, Montana—to become a bank holding company by acquiring Pioneer State Bank, Deer Lodge, Montana, upon the conversion of Pioneer Federal Savings & Loan Association, from mutual to stock form.

Approved: February 2, 2026

#### *St. Louis*

Stark Bancshares, Inc., Bolivar, Missouri—relief from certain commitments.

Granted: February 6, 2026

### Banks, State Member

#### *St. Louis*

FNB Oxford Bank, Oxford, Mississippi—two requests for retroactive approval to make certain public welfare investments.

Approved: February 3, 2026

### Change in Bank Control

#### *Kansas City*

BancFirst Corporation, Oklahoma City, Oklahoma—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 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.

Permitted: February 4, 2026

### ***Minneapolis***

American Federal Corporation, Fargo, North Dakota—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 retain voting shares of American Federal Corporation, and thereby indirectly retain voting shares of American Federal Bank, Fargo, North Dakota.

Permitted: February 3, 2026

### ***St. Louis***

West Tennessee Bancshares, Inc., Bartlett, Tennessee—Justin Byrd, individually and as trustee of The Robert C. Byrd, Sr. Irrevocable Trust, both of Germantown, Tennessee; Christina Byrd, New York, New York; Carson Byrd, Los Angeles, California; Robert C. Byrd, Jr., Denver, Colorado; and Lauren Byrd, Memphis, Tennessee, to join the Byrd Family Control Group, a group acting in concert, and retain voting shares of West Tennessee Bancshares, Inc., and thereby indirectly retain voting shares of the Bank of Bartlett, Bartlett, Tennessee

Permitted: February 4, 2026

### **Extensions of Time**

#### ***Director, S&R***

Wells Fargo & Company, San Francisco, California—extension of time to divest or conform a merchant banking investment.

Granted: February 6, 2026

### **Financial Holding Companies**

#### ***San Francisco***

Bank of Hawaii Corporation, Honolulu, Hawaii—election to become a financial holding company.

Effective: February 3, 2026

### **Membership**

#### ***Philadelphia***

CNB Bank, Clearfield, Pennsylvania—to become a member of the Federal Reserve System.  
Approved: February 6, 2026

### **Savings and Loan Holding Companies**

#### ***Cleveland***

First Mutual Holding Co., Lakewood, Ohio—to acquire The Savings and Loan Association of Centerburg, Centerburg, Ohio.  
Approved: February 2, 2026

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending February 7, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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\* 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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending February 7, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending February 7, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

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O = Outstanding

S = Satisfactory

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending February 7, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending February 7, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

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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
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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending February 7, 2026**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
DMMS Purchaser, Inc.	* 3A1	DMMS Purchaser, Inc., DMMS Management LLC, and DMMS Holdings LLC, all of New Orleans, Louisiana, to become bank holding companies by acquiring M C Bancshares, Inc., and thereby indirectly acquire MC Bank & Trust, both of Morgan City, Louisiana.	Newspaper:	03/13/2026
SOUTHEAST BANK	Membership	Southeast Bank, Farragut, Tennessee, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

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**District: 6**

**Federal Reserve Bank of Atlanta**

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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:

O = Outstanding

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
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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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending February 7, 2026**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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: 10/09/2025 Federal Register: 11/28/2025
WAYNE BANK AND TRUST CO.	* Branch (Domestic)	Wayne Bank and Trust Co., Richmond, Indiana, to establish a branch located at 629 East Main Street, Hagerstown, Indiana.	Newspaper: 02/05/2026 Federal Register: Not applicable

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

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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	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 February 7, 2026**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MAGNOLIA BANKING CORPORATION	Change in Bank Control	BAMB Limited Partnership, LLLP, with Nina Marie ("Molly") Harsh Burns Revocable Trust and the Robert L. Burns Revocable Trust as general partners, and Nina Marie "Molly" Harsh Burns as trustee of both general partner trusts, all of Magnolia, Arkansas, to join the Harsh Family Control Group, a group acting in concert, and retain 22.52 percent of the voting shares of Magnolia Banking Corporation, and thereby indirectly retain control of Farmers Bank & Trust Company, both of Magnolia, Arkansas.	Newspaper:	02/14/2026
MIDWEST BANKCENTRE	* Branch (Domestic)	Midwest BankCentre, St. Louis, Missouri, to establish a branch located at 10429 Clayton Road, Frontenac, Missouri.	Newspaper:	02/21/2026
			Federal Register:	Not applicable
TODD BANCSHARES, INC.	Change in Bank Control	Paul Hampton, Chad Hampton, Diana Hampton, and Jase Paul Hampton, all of Pembroke, Kentucky; and Chandler Hampton, Peyton Blackmon, and Paul Reno Hampton, Jr., all of Trenton, Kentucky, as the Hampton Family Control Group, a group acting in concert, to retain voting shares of Todd Bancshares, Inc., and thereby indirectly retain control of United Southern Bank, both of Hopkinsville, Kentucky.	Newspaper:	02/18/2026
			Federal Register:	02/25/2026

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending February 7, 2026**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
TODD BANCSHARES, INC.	Change in Bank Control	Dorothy Buckley Estate, Pat Sholar and Newspaper: Augustus Sholar as executors, Pat Federal Register: Sholar, Ann Osborn, Hank Sholar, Jean Ann Sholar, Augustus Sholar, Mary Kathryn Sholar, individually and as custodian of her two minor children, Will Osborn, Patrick Hampton Osborn, and Briann Griffith, individually and as custodian of her two minor children, all of Trenton, Kentucky, as the Buckley Family Control Group, a group acting in concert, to retain voting shares of Todd Bancshares, Inc., and thereby indirectly retain voting shares of United Southern Bank, both of Hopkinsville, Kentucky	02/27/2026 02/25/2026
TODD BANCSHARES, INC.	Change in Bank Control	Gayla Shanks, Billy Shanks, Dustin Shanks, individually and as custodian of his one minor child, Holly Tanner, individually and as custodian of her one minor child, and Kelly Downs, individually and as custodian of her two minor children, all of Trenton, Kentucky, as the Shanks Family Control Group, a group acting in concert, to retain voting shares of Todd Bancshares, Inc., and thereby indirectly retain control of United Southern Bank, both of Hopkinsville, Kentucky	02/27/2026 02/25/2026

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\* 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 February 7, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

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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		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending February 7, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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\* 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 February 7, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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\* Subject to the provisions of the Community Reinvestment Act

**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 February 7, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COASTAL COMMUNITY BANK	* 18C	Coastal Community Bank, Everett, Washington, to purchase certain assets and assume certain liabilities of First Priority Bank, Pryor, Oklahoma.	Newspaper:	Not available

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\* Subject to the provisions of the Community Reinvestment Act

**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		

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