



## 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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**District: 2**

**Federal Reserve Bank of New York**

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|---------|---|------------|-----------------|------------|----------------|
| 3664588 | FIELDPOINT PRIV B&TC,<br>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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**District: 3**

**Federal Reserve Bank of Philadelphia**

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

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|--------------|--------------------|------------------------|------------------------------|
| NONE         |                    |                        |                              |

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**District: 3**

**Federal Reserve Bank of Philadelphia**

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|---------|---------------------------------------|------------|-----------------|------------|----------------|
| 3603961 | VICTORY BK, LIMERICK,<br>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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|---------|--|------------|-----------------|------------|----------------|
| 504311  | GENOA BKG CO, GENOA, OHIO              | 03/22/2025 | 05/13/2024      | O          | Int Small Bank |
| 1017425 | KILLBUCK SVGS BK CO,<br>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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**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        |          |         |

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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:<br>Federal Register: | Not applicable<br>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        |          |         |

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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**

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| <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<br>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<br>Federal Register: Not applicable |

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

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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        |                                      |   |
| 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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**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        |          |         |

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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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**District: 10****Federal Reserve Bank of Kansas City**

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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        |                                 |   |
| 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**

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    |
|---------|-----------------------------------|------------|-----------------|------------|----------------|
| 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<br>COMMUNITY BANK | * 18C              | Coastal Community Bank, Everett,<br>Washington, to purchase certain assets<br>and assume certain liabilities of First<br>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.

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

O = Outstanding

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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,<br>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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\* Subject to the provisions of the Community Reinvestment Act