



FEDERAL RESERVE RELEASE

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

No. 15 Week ending April 11, 2026

## Board Actions

### Bank Holding Companies

Burke & Herbert Financial Services Corp., Alexandria, Virginia—(1) to acquire LINKBANCORP, Inc., and thereby indirectly acquire LINKBANK, both of Camp Hill, Pennsylvania, and (2) for Burke & Herbert Bank & Trust Company, Alexandria, Virginia, to merge with LINKBANK and establish and operate branches at the locations of the main office and branches of LINKBANK.

Announced: April 10, 2026

### Regulations and Policies

Regulation J—proposed rule and request for comment to permit FedNow participants to use intermediaries, other than Federal Reserve Banks, to send funds transfers through the FedNow Service.

Approved: April 7, 2026

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Atlanta*

Regions Bank, Birmingham, Alabama—to establish a mobile branch in Oxford, Mississippi, and Auburn, Alabama.

Approved: April 10, 2026

#### *Richmond*

Benchmark Community Bank, Kenbridge, Virginia—to establish a branch at 99 Bank Street, Boynton, Virginia.

Approved: April 7, 2026

#### *San Francisco*

Westamerica Bank, San Rafael, California—to establish a branch at 2453 Lacey Boulevard, Hanford, California.

Withdrawn: April 9, 2026

#### *Secretary*

Legacy Bank & Trust Company, Mountain Grove, Missouri—to establish a branch at 5705 East 71st Street, Tulsa, Oklahoma.

Approved: April 6, 2026

NBH Bank, Greenwood Village, Colorado—to establish a branch at 3100 Monticello Avenue, Dallas, Texas.

Approved: April 6, 2026

### Bank Holding Companies

#### *Minneapolis*

Olmsted Holding Corporation, Rochester, Minnesota—to merge with Riverland Bancorporation and thereby indirectly acquire Riverland Bank, both of Jordan, Minnesota.

Approved: April 8, 2026

### Banks, Foreign

#### *New York*

Standard Chartered Bank, London, United Kingdom—for Standard Chartered Holdings Inc., New York, New York, to acquire the stock of Standard Chartered Bank International (Americas) Ltd., New York, New York, pursuant to sections 211.5(d) and (e) of Regulation K.\*

Approved: March 23, 2026

\*Addition

### Change in Bank Control

#### *Atlanta*

Dawson Bancshares, Inc., Dawson, Georgia—Harry Phillips Smith 2020 Trust, Raines Smith Bettis and John L. Leach III, individually, and as co-trustees; Robert L. Leach, Smith Phillips Bettis, Lee Harren Bettis IV, all of Albany, Georgia; and Adelaide S. Satterfield, Dawson, Georgia; as a group acting in concert, to retain voting shares of Dawson Bancshares, Inc., and thereby indirectly retain voting shares of Bank of Dawson, Dawson, Georgia.

Permitted: April 9, 2026

### ***Kansas City***

Berco, Inc., Salina, Kansas—Richard Counihan, Mercer Island, Washington, as co-trustee of Kent M. Berkley Trust, Bennington, Kansas; Paula Nelson, Tescott, Kansas, as co-trustee of Robert B. Berkley Trust, Salina, Kansas; Jeff A. Berkley Trust II, Lawrence, Kansas; Karen M. Deckert Trust II, Tescott, Kansas; Karla J. Spurgeon Trust II, Lawrence, Kansas; Calvin J. Berkley Trust II, Tescott, Kansas; Marika Spurgeon GP Trust, Lawrence, Kansas; Brenna Spurgeon GP Trust, Lawrence, Kansas; Patrick Spurgeon GP Trust, Lawrence, Kansas; Rebekah Berkley GP Trust, Lawrence, Kansas; Rachel Berkley GP Trust, Lawrence, Kansas; Sam Deckert GP Trust, Tescott, Kansas; Lucas Deckert GP Trust, Tescott, Kansas; Megan Berkley GP Trust, Tescott, Kansas; and Collin Berkley GP Tescott, Kansas; to join the Berkley Family Group, a group acting in concert, to retain voting shares of Berco, Inc., and indirectly retain voting shares of The Bennington State Bank, Salina, Kansas.

Permitted: April 8, 2026

Grand Capital Corporation, Tulsa, Oklahoma—R.K. Buerge Family, L.P., Robin K. Buerge Revocable Trust, Robin Buerge, as trustee; Robin K. Buerge Spouse's Trust, Austin Buerge, as trustee; and both trusts as general partners of R.K. Buerge Family, L.P, all of Tulsa, Oklahoma; to join the Buerge Family Control Group, a group acting in concert, to acquire voting shares of Grand Capital Corporation and thereby indirectly acquire voting shares of Grand Bank, Tulsa, Oklahoma.

Permitted: April 7, 2026

### ***Minneapolis***

The Bridger Company, Bridger, Montana—the Leon E. Langemeier GST Exempt Bridger Company Stock Family Trust for the benefit of Brian L. Langemeier, Bart Langemeier, as trustee, and the Leon E. Langemeier GST Exempt Bridger Company Stock Family Trust for the benefit of Brenda Langemeier, Bart Langemeier, as trustee, all of Red Lodge, Montana; to join the Langemeier Family Control Group, a group acting in concert, to acquire voting shares of The Bridger Company and thereby indirectly acquire voting shares of Bank of Bridger, National Association, Bridger, Montana.

Permitted: April 9, 2026

## **Extensions of Time**

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

Capital Plan and Company-Run Stress Test Results—extensions of time to April 6, 2026, for firms subject to the capital plan and company-run stress test rules to submit their capital plans and results of their company-run stress tests.\*

Granted: March 31, 2026

\*Addition

Santander Holdings USA, Inc., Boston, Massachusetts—extension of time to April 6, 2026, to resubmit its capital plan following the occurrence of an event requiring the firm to resubmit its capital plan.\*

Granted: April 1, 2026

\*Addition

### **Secretary**

U.S. Bancorp, Minneapolis, Minnesota—extension of time to meet certain regulatory and reporting requirements for Category II banking organizations.

Granted: April 8, 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: April 8, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 11, 2026

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
1887 Bancorp, MHC	* 3A1	Application by 1887 Bancorp, MHC, Stoneham, Massachusetts ("Applicant"), for prior approval of the Board of Governors of the Federal Reserve System (the "Board"), pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, to become a bank holding company by acquiring StonehamBank, A Co-operative Bank, Stoneham, Massachusetts ("Target"), upon the conversion of Target from mutual to stock form.	Newspaper: Federal Register:	Not available 05/08/2026
BANKESB	* 18C * Branch (Domestic)	bankESB, Easthampton, Massachusetts, to merge with bankHometown, Oxford, Massachusetts, and TruNorth Bank, Peabody, Massachusetts, pursuant to Section 18(c) of the Federal Deposit Insurance Act, with bankESB as the resulting institution, and thereby establish branch offices at the locations of bankHometown and TruNorth Bank, pursuant to Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available Not applicable

---

---

\* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 11, 2026

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
SANTANDER HOLDINGS USA, INC.	* 3A3 Listed Going Concern	Application by Banco Santander, S.A., Boadilla del Monte (Madrid), Spain, and Santander Holdings USA, Inc., (together, "Santander") Boston, Massachusetts, for prior approval of the Board of Governors of the Federal Reserve System (the "Board"), pursuant to section 3(a)3 of the Bank Holding Company Act of 1956, as amended ("BHC Act"), to acquire 100 percent of Webster Financial Corporation ("Webster"), and thereby indirectly acquire Webster Bank, National Association, both of Stamford, Connecticut. In addition, Santander, through the acquisition of Webster, pursuant to section 4(c)(8) of the BHC Act, would indirectly acquire MW Advisor Holding, LLC, MW Advisor, LLC, and Marathon Direct Lending SLP, LLC, all of Wilmington, Delaware, and thus engage in investment advisory activities pursuant to section 225.28(b)(6) of the Board's Regulation Y.	Newspaper: Federal Register:	Not available 05/07/2026

---

\* 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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
228000	FRANKLIN SVG BK, FARMINGTON, MAINE	12/07/2025	08/18/2025	O	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending April 11, 2026**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
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
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

---

**District: 2**

**Federal Reserve Bank of New York**

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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
722816	SOLVAY BK, SOLVAY, NEW YORK	02/26/2026	10/06/2025	O	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending April 11, 2026**

---

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

---

**District: 3**

**Federal Reserve Bank of Philadelphia**

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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
2785477	ASIAN BK, PHILADELPHIA, PENNSYLVANIA	11/14/2025	06/02/2025	S	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending April 11, 2026**

---

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

---

**District: 4**

**Federal Reserve Bank of Cleveland**

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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
604024	MINSTER BK, MINSTER, OHIO	03/15/2026	10/14/2025	O	Int Small Bank
498317	OHIO VALLEY BK CO, GALLIPOLIS, OHIO	02/14/2026	03/31/2025	O	Int Small Bank
150727	RICHWOOD BKG CO, RICHWOOD, OHIO	10/05/2025	05/12/2025	O	Int Small Bank
568126	ST HENRY BK, SAINT HENRY, OHIO	08/31/2025	01/27/2025	S	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending April 11, 2026**

---

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

---

**District: 5**

**Federal Reserve Bank of Richmond**

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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
753324	BANK OF CLARKE, BERRYVILLE, VIRGINIA	05/15/2025	09/16/2024	S	Int Small Bank
2787770	BANK OF THE JAMES, LYNCHBURG, VIRGINIA	11/20/2025	05/27/2025	S	Int Small Bank
214722	CHESAPEAKE BK, KILMARNOCK, VIRGINIA	05/09/2025	11/18/2024	S	Int Small Bank
3274709	COASTAL STS BK, HILTON HEAD ISLAND, SOUTH	04/06/2025	10/21/2024	S	Int Small Bank
713926	FARMERS & MERCHANTS BK, TIMBERVILLE VIRGINIA	03/02/2026	09/22/2025	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending April 11, 2026**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
M C BANK & TRUST COMPANY	* Branch (Domestic)	M C Bank & Trust Company, Morgan City, Louisiana, to establish a branch located at St Charles Banking Center, 313 St. Charles Avenue, New Orleans, Louisiana, 70130.	Newspaper:	04/23/2026
			Federal Register:	Not applicable

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
749635	AUBURNBANK, AUBURN, ALABAMA	06/22/2025	03/03/2025	S	Int Small Bank
2877345	INSBANK, NASHVILLE, TENNESSEE	02/09/2026	11/03/2025	S	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 11, 2026

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah to make a public welfare investment, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah to make a public welfare investment, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
UNIVERSITY BANCORP, INC.	* 3A3	University Bancorp, Inc., Ann Arbor, Michigan, to merge with Greater Pacific Bancshares, Whittier, California, which, prior to consummation, will re-domicile as a Michigan corporation, and thereby indirectly acquire Bank of Whittier, National Association, Whittier, California.	Newspaper: Federal Register:	Not available Not available

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
45551	BANK MIDWEST, SPIRIT LAKE, IOWA	08/24/2025	05/19/2025	S	Int Small Bank
830542	CBI B&TC, MUSCATINE, IOWA	03/08/2026	10/20/2025	O	Int Small Bank
790543	COMMUNITY ST BK, ANKENY, IOWA	06/21/2025	10/28/2024	S	Int Small Bank
312244	FIRST BK OF BERNE, BERNE, INDIANA	05/16/2025	03/03/2025	S	Int Small Bank
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	02/12/2026	08/04/2025	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending April 11, 2026**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SOUTHERN BANK	* Branch (Domestic)	Southern Bank, Poplar Bluff, Missouri, to establish a branch facility located at 8101 W. 135th Street, Overland Park, Kansas	Newspaper:	04/22/2026
			Federal Register:	Not applicable

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
831576	BANKTENNESSEE, COLLIERVILLE, TENNESSEE	06/22/2025	03/24/2025	S	Int Small Bank
719656	CALLAWAY BK, FULTON, MISSOURI	01/11/2026	10/06/2025	S	Int Small Bank
517049	CHAMBERS BK, DANVILLE, ARKANSAS	07/05/2025	02/18/2025	S	Int Small Bank
192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	03/23/2026	12/01/2025	S	Int Small Bank
698144	COMMUNITY FNCL SVC BK, BENTON KENTUCKY	08/18/2025	05/05/2025	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
048246	FIDELITY BK, WEST MEMPHIS, ARKANSAS	06/06/2025 05/05/2025 S Int Small Bank
34742	FIRST WESTERN BK, BOONEVILLE, ARKANSAS	09/06/2025 05/12/2025 S Int Small Bank
590640	FNB OXFORD BK, OXFORD, MISSISSIPPI	06/14/2025 03/03/2025 S Int Small Bank

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
285740	PADUCAH B&TC, PADUCAH, KENTUCKY	10/06/2025	06/30/2025	S	Int Small Bank
3120646	PATRIOT BK, MILLINGTON, TENNESSEE	12/14/2025	08/04/2025	S	Int Small Bank
913146	STONE BK, MOUNTAIN VIEW, ARKANSAS	07/21/2025	03/31/2025	S	Int Small Bank

---

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 11, 2026

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
DEERWOOD BANCSHARES, INC.	Change in Bank Control	The Zachariah Spalj Escrow Trust, the Kalina Spalj Escrow Trust, the Megan Ritter Escrow Trust, the Joe Ritter Escrow Trust, and the Natalie Ritter Escrow Trust, John Ohlin, as trustee of all aforementioned trusts, all of Baxter, Minnesota, to become members of the Spalj Family Control Group, a group acting in concert, to acquire voting shares of Deerwood Bancshares, Inc., Baxter, Minnesota, and thereby indirectly acquire voting shares of Deerwood Bank, Waite Park, Minnesota. John Ohlin was previously permitted by the Federal Reserve System to acquire voting shares of Deerwood Bancshares, Inc., and to join the Spalj Family Control Group	Newspaper: Federal Register:	04/26/2026 04/28/2026
FIRST HOLDING COMPANY OF CAVALIER, INC.	Change in Bank Control	Gregory P. Mayo, Fargo, North Dakota, to retain voting shares of First Holding Company of Cavalier, Inc. ("Company") and thereby indirectly retain voting shares of United Valley Bank ("Bank"), both of Cavalier, North Dakota. Additionally, the Barbara J. Mayo 2020 GST Trust, and Barbara J. Mayo, as trustee, both of Fargo, North Dakota, to join the Mayo Family Shareholder Group, to acquire shares of Company, and thereby indirectly acquire shares of Bank.	Newspaper: Federal Register:	Not available Not available
FULDA BANCORPORATIO N INC.	* 3A3	Fulda Bancorporation, Inc., Britton, South Dakota; to acquire Root River State Bank, Chatfield, Minnesota.	Newspaper: Federal Register:	05/15/2026 05/11/2026

---

\* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 11, 2026

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEW YORK MILLS BANCSHARES, INC.	Change in Bank Control	Gwen Denninger, Maple Grove, Minnesota; Karla Buerkle, Plymouth, Minnesota; Sara Vosper, Delano, Minnesota; Julie Radniecki, New York Mills, Minnesota; and Betsy Roder, New York Mills, Minnesota, to join the Buerkle Family Shareholder Group, a group acting in concert, and to retain shares of New York Mills Bancshares, Inc., and thereby retain shares of Farmers & Merchants State Bank of New York Mills, Inc, both of New York Mills, Minnesota.	Newspaper: Federal Register:	Not available 04/09/2026

---

**District: 9**

**Federal Reserve Bank of Minneapolis**

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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
475354	FARMERS ST BK, VICTOR, MONTANA	07/28/2025	01/27/2025	S	Int Small Bank
2631846	NORTH AMER BKG CO, ROSEVILLE, MINNESOTA	10/13/2025	06/09/2025	S	Int Small Bank
920854	PIONEER BK, MAPLETON, MINNESOTA	06/13/2025	01/13/2025	O	Int Small Bank
450959	SECURITY FNCL BK, DURAND, WISCONSIN	11/10/2025	05/05/2025	O	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending April 11, 2026

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
PADGETT AGENCY, INC.	Change in Bank Control	Brent R. Padgett Irrevocable Trust U.T.A. dated February 27, 2026, Lawrence, Kansas, and its trustee, Brent R. Padgett, Lawrence, Kansas; Melissa R. Padgett Irrevocable Trust U.T.A. dated February 27, 2026, and its trustees Melissa R. Padgett, Lawrence, Kansas, and Gregory Lam, Lawrence, Kansas; to become members of the Padgett Family Control Group, a group acting in concert, to acquire voting shares of Padgett Agency, Inc., Greenleaf, Kansas, and thereby indirectly acquire voting shares of The Citizens National Bank, Greenleaf, Kansas.	Newspaper: Federal Register:	Not available 05/01/2026

---

**District: 10**

**Federal Reserve Bank of Kansas City**

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
18854	BANK7, OKLAHOMA CITY, OKLAHOMA	04/25/2025	01/27/2025	S	Int Small Bank
517357	BLUE SKY BK, PAWHUSKA, OKLAHOMA	03/12/2026	12/01/2025	S	Int Small Bank
64552	CHICKASAW CMNTY BK, OKLAHOMA CITY, OKLAHOMA	10/06/2025	04/28/2025	S	Int Small Bank
81175	EQUITABLE BK, GRAND ISLAND, NEBRASKA	03/09/2026	12/01/2025	S	Int Small Bank
303952	FARMERS BK OF NORTHERN MO, UNIONVILLE MISSOURI	09/15/2025	04/01/2024	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

Institution	Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					
550655	PEOPLES BK, PRATT, KANSAS	11/27/2025	07/07/2025	S	Int Small Bank
2465881	PLATTE VALLEY BK, SCOTTSBLUFF, NEBRASKA	09/08/2025	06/09/2025	O	Int Small Bank
580155	PLATTE VALLEY BK, TORRINGTON, WYOMING	09/08/2025	06/09/2025	S	Int Small Bank

\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

---

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
516855	SECURITY BK, TULSA, OKLAHOMA	07/14/2025	04/28/2025	S	Int Small Bank
990352	UNITED B&TC, MARYSVILLE, KANSAS	02/20/2026	11/17/2025	S	Int Small Bank
710176	VERIMORE BK, BROOKFIELD, MISSOURI	03/05/2026	12/01/2025	S	Int Small Bank

---

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending April 11, 2026**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 170 Alliance Blvd., Hutto, Texas	Newspaper: Federal Register:	04/23/2026 Not applicable

---

---

\* 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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
623454	BANK & TR SSB, DEL RIO, TEXAS	07/18/2025	03/10/2025	S	Int Small Bank
980960	BENCHMARK BK, PLANO, TEXAS	11/30/2025	08/04/2025	S	Int Small Bank
327855	CIERA BK, GRAHAM, TEXAS	08/28/2025	04/28/2025	S	Int Small Bank
629353	FIRST LIBERTY BK, LIBERTY, TEXAS	04/14/2025	12/02/2024	O	Int Small Bank
884358	FIRST ST BK OF LIVINGSTON, LIVINGSTON TEXAS	06/07/2025	03/03/2025	O	Int Small Bank

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
3150205	WORTHINGTON BK, ARLINGTON, TEXAS	

---

\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 11, 2026

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
DMG BANCSHARES, INC.	Change in Bank Control	Nir Zuk, Los Altos Hills, California, to acquire approximately 24.99 percent of the voting shares of DMG Bancshares, Inc., and thereby indirectly acquire voting shares of Liberty Bank N.A., both of Irvine, California.	Newspaper: Federal Register:	Not available 04/30/2026

---

**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.

---

<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
3537897	COMMENCEMENT BK, TACOMA, WASHINGTON	03/09/2026	10/06/2025	S	Int Small Bank
3485420	CORNERSTONE CMNTY BK, RED BLUFF, CALIFORNIA	08/29/2025	05/12/2025	S	Int Small Bank
2736714	MISSION BK, BAKERSFIELD, CALIFORNIA	11/02/2025	07/07/2025	O	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act