



FEDERAL RESERVE RELEASE

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

No. 17 Week ending April 25, 2026

Board Actions

Bank Holding Companies

OceanFirst Financial Corp., Toms River, New Jersey—approval to merge with Flushing Financial Corporation and thereby indirectly acquire Flushing Bank, both of Uniondale, New York.

Announced: April 24, 2026

Banks, Foreign

Banco de Credito del Peru, Lima, Peru—approval to establish a state-licensed branch in Coral Gables, Florida.

Announced: April 24, 2026

Enforcement

First Financial Bank, Abilene, Texas—consent order of prohibition against Destiny Lara, a former institution-affiliated party.

Announced: April 22, 2026

Regulations and Policies

Community Bank Leverage Ratio (CBLR)—interagency final rule to modify the CBLR consistent with existing statutory authority.

Approved: April 23, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

San Francisco

Mission Bank, Bakersfield, California—to establish a branch at 4165 East Thousand Oaks Boulevard, Westlake Village, California.

Approved: April 20, 2026

Bank Holding Companies

Atlanta

Georgia Banking Company, Inc., Atlanta, Georgia—to merge with Tandem Bancorp, Inc., and thereby indirectly acquire Tandem Bank, both of Tucker, Georgia.

Approved: April 23, 2026

Banks, State Member

Chicago

CIBC Bank USA, Chicago, Illinois—to make a public welfare investment.

Approved: April 22, 2026

Dallas

Charles Schwab Bank, SSB, Westlake, Texas—to make a public welfare investment (three requests).

Approved: April 23, 2026

Charles Schwab Bank, SSB, Westlake, Texas—to make a public welfare investment (two requests).

Approved: April 21, 2026

San Francisco

Western Alliance Bank, Phoenix, Arizona—to make a public welfare investment.

Approved: April 24, 2026

Change in Bank Control

Kansas City

Lakin Bancshares, Inc., Lakin, Kansas—Robert Beymer, as trustee of Diane Beymer Credit Shelter Trust and Robert Beymer Revocable Trust dtd 02-24-2022, all of Garden City, Kansas, to retain voting shares of Lakin Bancshares, Inc., and thereby indirectly retain voting shares of KCB Bank, Lakin, Kansas.

Permitted: April 20, 2026

Minneapolis

Kensington Bancorp., Inc., Kensington, Minnesota—Brian Schoenborn, Saint Joseph, Minnesota, to acquire voting shares of Kensington Bancorp, Inc., and thereby indirectly acquire voting shares of Kensington Bank, Kensington, Minnesota.

Permitted: April 20, 2026

St. Louis

Genesis Bancorp, Inc., Benoit, Mississippi—Heath O'Brien Jenkins, Madison, Mississippi, to acquire voting shares of Genesis Bancorp, Inc., and thereby indirectly acquire voting shares of Genesis Bank, Benoit, Mississippi.

Permitted: April 21, 2026

Stark Bancshares, Inc., Bolivar, Missouri—Gary Hamm and Tarah Hamm, both of Gravette, Arkansas, to join the Steele Family Control Group, a group acting in concert, to acquire voting shares of Stark Bancshares, Inc., and thereby indirectly acquire voting shares of Grand Missouri Bank, Bolivar, Missouri.

Permitted: April 21, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRATTLEBORO SAVINGS & LOAN ASSOCIATION	* 3A1	Application by Green Mountain Mutual Bancorp, Brattleboro, Vermont, for prior approval of the Board of Governors of the Federal Reserve System, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, to become a bank holding company by acquiring Brattleboro Savings and Loan Association, Brattleboro, Vermont ("Target"), upon the conversion of Target from mutual to stock form.	Newspaper: Federal Register:	Not available 05/25/2026

* 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
228000	FRANKLIN SVG BK, FARMINGTON, MAINE	12/07/2025	08/18/2025	O	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 April 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
722816	SOLVAY BK, SOLVAY, NEW YORK	02/26/2026	10/06/2025	O	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 April 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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2785477	ASIAN BK, PHILADELPHIA, PENNSYLVANIA	11/14/2025	06/02/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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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

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 April 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARTER BANK & TRUST	* Branch (Domestic)	Carter Bank and Trust, Martinsville, Virginia, to establish a branch facility to be located at 301 N. Main Street, Greenville, South Carolina, 29601.	Newspaper: Federal Register:	05/02/2026 Not applicable
FARMERS & MERCHANTS BANK	* Branch (Domestic)	Farmers & Merchants Bank, Timberville, Virginia, to establish a branch at Suite 101, 28 Blackwell Park Lane, Warrenton, Virginia.	Newspaper: Federal Register:	05/07/2026 Not applicable

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District: 5

Federal Reserve Bank of Richmond

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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

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 April 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
AtlasClear Holdings, Inc.	* 3A1 * 3A3	AtlasClear Holdings, Inc., Tampa, Florida; to become a bank holding company by acquiring Commercial Bancorp, and thereby indirectly acquiring Farmers State Bank, both of Pine Bluffs, Wyoming.	Newspaper:	05/16/2026
			Federal Register:	05/28/2026

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District: 6

Federal Reserve Bank of Atlanta

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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

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 April 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
LUANA BANCORPORATIO N	Change in Bank Control	The Blake Schultz Irrevocable GST Trust with Sarah Schultz Freilinger as Trustee; the Sarah Schultz Freilinger Irrevocable GST Trust with Sarah Schultz Freilinger as Trustee; and the Stephanie Schultz Steele Irrevocable GST Trust with Stephanie Schultz Steele as Trustee, all of Luana, Iowa, to join the Schultz Family Control Group and acquire voting shares of Luana Bancorporation and thereby indirectly acquire voting shares of Luana Savings Bank, both of Luana, Iowa.	Newspaper: Federal Register:	05/14/2026 05/13/2026
MERCHANTS BANCORP	Listed Going Concern	Merchants Bancorp, Carmel, Indiana, to acquire Loan Exchange, LLC, Orange, California, and thereby engage in extending credit pursuant to section 225.28(b)(1) of the Board's Regulation Y.	Newspaper: Federal Register:	Not applicable 05/13/2026

District: 7

Federal Reserve Bank of Chicago

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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

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 April 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
BANK OF FAYETTE COUNTY, THE	* Branch (Domestic)	The Bank of Fayette County, Piperton, Tennessee, to establish a branch facility located at 151 Highway 72 East, Collierville, Tennessee	Newspaper: 05/15/2026 Federal Register: Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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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

Institution	Location	Quarter
NONE		
048246	FIDELITY BK, WEST MEMPHIS, ARKANSAS	06/06/2025 05/05/2025 S Int Small Bank
489548	FIRST ST B&TC, CARUTHERSVILLE, MISSOURI	01/18/2026 10/20/2025 S Int Small Bank
34742	FIRST WESTERN BK, BOONEVILLE, ARKANSAS	09/06/2025 05/12/2025 S Int Small Bank

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
590640	FNB OXFORD BK, OXFORD, MISSISSIPPI	06/14/2025	03/03/2025	S	Int Small Bank
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 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 9

Federal Reserve Bank of Minneapolis

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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

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 April 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
LOCAL BANK	* Branch (Domestic)	Local Bank, Hulbert, Oklahoma, to establish a branch located at 301 W. Broadway, Muskogee, Oklahoma.	Newspaper: Federal Register:	05/08/2026 Not applicable
SPEND LIFE WISELY COMPANY, INC.	Change in Bank Control	The Gregory L. Massey 2026 Irrevocable Trust (Gregory L. Massey, trustee), Dallas, Texas, to become a member of the Massey Family Group, a group acting concert, and to acquire voting shares of Spend Life Wisely Company, Inc., and thereby indirectly acquire voting shares of First United Bank and Trust Company, both of Durant, Oklahoma.	Newspaper: Federal Register:	Not available 05/08/2026
STRYV BANK	* Branch (Domestic)	Stryv Bank, Wichita, Kansas, to establish a branch at 3527 N. Ridge Road, Wichita, Kansas.	Newspaper: Federal Register:	Not available Not applicable

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District: 10

Federal Reserve Bank of Kansas City

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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 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST COMMERCIAL FINANCIAL CORP	Change in Bank Control	James Long, New Braunfels, Texas, to acquire control of voting shares of First Commercial Financial Corporation ("Corporation"), by becoming a co-trustee of First Commercial Financial Corporation Employee Stock Ownership Plan, which owns Corporation, and thereby indirectly owns First Commercial Bank, N.A., all of Seguin, Texas.	Newspaper: 05/09/2026 Federal Register: Not available

District: 11

Federal Reserve Bank of Dallas

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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

Institution	Location	Quarter
NONE		
3150205	WORTHINGTON BK, ARLINGTON, TEXAS	06/02/2025 04/07/2025

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKGUAM HOLDING COMPANY	Change in Bank Control	2024 Voting Agreement of BankGuam Holding Company ("2024 VA") and Joaquin P. L. G. Cook, Hagatna, Guam, as Manager, as well as all of the 2024 VA participants identified in the Notice, as a group acting in concert, to acquire 25% or more of the outstanding shares of BankGuam Holding Company and thereby indirectly acquire control of Bank of Guam, both of Hagatna, Guam.	Newspaper: Federal Register:	Not available 05/18/2026
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.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act