



FEDERAL RESERVE RELEASE

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

No. 26 Week ending June 27, 2026



Board Actions

Bank Holding Companies

The Bank of Nova Scotia, Toronto, Canada—to acquire voting shares of KeyCorp, which controls KeyBank National Association, both of Cleveland, Ohio.

Announced: June 22, 2026

Enforcement

Jiko Group, Inc., San Francisco, California—consent cease-and-desist order dated July 16, 2024, terminated June 23, 2026.

Announced: June 25, 2026

S N B Bancshares, Inc., and Bank of Eufaula, both of Eufaula, Oklahoma—consent cease-and-desist order against Jason Burns, an institution-affiliated party.

Announced: June 25, 2026

Forms

FR 2028—initial Board review to extend with revision the Survey of Small Business and Farm Lending.*

Approved: April 7, 2026

*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

The Northern Trust Company, Chicago, Illinois—to establish a branch at 600 Superior Avenue East, Cleveland, Ohio.

Withdrawn: June 23, 2026

Secretary

First Bank, Southern Pines, North Carolina—to establish a branch at 108 Gateway Boulevard, Mooresville, North Carolina.

Approved: June 26, 2026

St. Louis

Arvest Bank, Fayetteville, Arkansas—to establish a branch at 3574 Southern Creek Lane, Jonesboro, Arkansas.

Approved: June 22, 2026

Change in Bank Control

Kansas City

Bancwest, Inc., Thomas, Oklahoma—Aaron P. Graft, Dallas, Texas, as trustee of the Tricia Graft Trust and the Graft Family Residuary Trust, both of Clinton, Oklahoma, to become a member of the Graft Family Group, a group acting in concert, to retain voting shares of Bancwest, Inc., and thereby retain voting shares of The Bank of the West, Thomas, Oklahoma.

Permitted: June 22, 2026

Minneapolis

First Holding Company of Cavalier, Inc., Cavalier, North Dakota—Robert J. Mahar, Grand Forks, North Dakota, to join the Mahar Family Control Group, a group acting in concert, to retain voting shares of First Holding Company Cavalier, Inc., and thereby indirectly retain voting shares of United Valley Bank, Cavalier, North Dakota

Permitted: June 23, 2026

Richmond

BayFirst Financial Corp., Saint Petersburg, Florida—Kenneth R. Lehman, Fort Lauderdale, Florida, to acquire voting shares of BayFirst Financial Corp. and thereby indirectly acquire voting shares of BayFirst National Bank, Saint Petersburg, Florida.

Permitted: June 26, 2026

San Francisco

DMG Bancshares, Inc., Irvine, California—Nir Zuk, Los Altos Hills, California, to acquire voting shares of DMG Bancshares, Inc., and thereby indirectly acquire voting shares of Liberty Bank N.A., Irvine, California.

Permitted: June 23, 2026

Membership

St. Louis

Legacy National Bank, Springdale, Arkansas—to become a member of the Federal Reserve System.

Approved: June 24, 2026

Paragon Bank, Memphis, Tennessee—to become a member of the Federal Reserve System.

Approved: June 24, 2026

Supervision and Regulation

Director, S&R

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

Approved: June 26, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 27, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKNEWPORT	* Branch (Domestic)	BankNewport, Newport, Rhode Island, to establish a branch at 150 Old Tower Hill Road, Wakefield, Rhode Island 02879.	Newspaper:	07/04/2026
			Federal Register:	Not applicable

* 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
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 June 27, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
MANUFACTURERS AND TRADERS TRUST COMPANY	Public Welfare Investment	Manufacturers and Traders Trust Company, Buffalo, 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

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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 June 27, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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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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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 June 27, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
- 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
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 June 27, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2787770	BANK OF THE JAMES, LYNCHBURG, VIRGINIA	11/20/2025	05/27/2025	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
899428	FIRST BK, STRASBURG, VIRGINIA	04/04/2026	06/23/2025	S	Int Small Bank
2849463	FIRST CAP BK, CHARLESTON, SOUTH CAROLINA	11/03/2025	05/19/2025	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 June 27, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAFAYETTE BANKING COMPANY	Change in Bank Control	Michael Shaw, Freda Shaw, Kody Daniel Shaw, M. Keith Shaw, and Melissa P. Shaw, all of Mayo, Florida; Keri Shaw Dykes, Gainesville, Florida; and Kyle L. Shaw, Tallahassee, Florida, as members of the Shaw Family Control Group, a group acting in concert, to acquire additional voting shares of Lafayette Banking Company, and thereby indirectly acquire voting shares of Lafayette State Bank, both of Mayo, Florida.	Newspaper: Federal Register:	Not available 07/14/2026
M C BANK & TRUST COMPANY	* Branch (Domestic)	M C Bank & Trust Company, Morgan City, Louisiana, to establish a branch located at MCBANK River Ranch, 1200 Camellia Blvd, Suite 201, Lafayette, LA 70508.	Newspaper: Federal Register:	07/02/2026 Not applicable
M C BANK & TRUST COMPANY	* Branch (Domestic)	M C Bank & Trust Company, Morgan City, Louisiana, located at MCBANK United Plaza, 8545 United Plaza Blvd, Ste 311, Baton Rouge, LA 70809.	Newspaper: Federal Register:	07/09/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 June 27, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
BRADLEY BANCORP, INC.	Change in Bank Control	Nicholas Spenser Young, Overland Park, Kansas, and Tyler Thomas Young, Nashville, Tennessee, to join the Young Family Group, a group acting in concert, to retain voting shares of Bradley Bancorp, Inc., and thereby indirectly retain voting shares of Iowa Trust and Savings Bank, both of Centerville, Iowa.	Newspaper: 07/01/2026 Federal Register: 07/13/2026

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 27, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIDELITY BAN CORPORATION	Change in Bank Control	Rudolph S. Leytze, individually and in his capacity as trustee of the Leytze Generation Skipping Trust FBO Rudolph S. Leytze, and The Mary Elizabeth Leytze Spousal Limited Access Trust, all of Naples, Florida, to retain 25 percent or more of the shares and thereby control of Fidelity Ban Corporation, Independence, Iowa; and together with Anna L. Basile Wehner, of Iowa City, Iowa; Catherine L. Basile, individually and in her capacity as trustee of the Leytze Generation Skipping Trust FBO Catherine L. Basile, both of Cedar Rapids, Iowa; Nicholas E. Basile, of Burlingame, California; Regina E. Bonsignore, of St. Paul, Minnesota; Adam Faler, of Cedar Rapids, Iowa; Laura C. Faler, of Cedar Rapids, Iowa; Corrine I. Garber, of Ely, Minnesota; Jonathan A. Garber, of Mapleton, Minnesota; Richard S. Garber, of St. Paul, Minnesota; Susan A. Garber, in her capacity as trustee of the Susan A. Garber Revocable Trust, and the Leytze Generation Skipping Trust FBO Susan A. Garber, all of Cedar Rapids, Iowa; Zachary J. Garber, of St. Paul, Minnesota; Rudolph R. Leytze, of Cedar Rapids, Iowa; Alison L. Urbina, individually, and in her capacity as custodian for one or more minor children, all of Cedar Rapids, Iowa; Alejandro Urbina, of Cedar Rapids, Iowa; and Emily L. Yetter, individually, and in her capacity as custodian for one or more minor children, all of Marion, Iowa, and in her capacity as trustee of The Mary Elizabeth Leytze Spousal Limited Access Trust, of Naples, Florida, as a group acting in concert, to retain more than 25 percent of the voting	Newspaper:	Not available
			Federal Register:	Not available

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 27, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
		shares of Fidelity Ban Corporation, Independence, Iowa, and thereby indirectly acquire control of Banklowa, Cedar Rapids, Iowa.	

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
865544	CLEAR LAKE B&TC, CLEAR LAKE, IOWA	06/29/2026	03/02/2026	S	Int Small Bank
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	02/12/2026	08/04/2025	S	Int Small Bank
427241	FRIENDSHIP ST BK, FRIENDSHIP, INDIANA	04/13/2026	11/17/2025	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 June 27, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL TRUST BANK, THE	* Branch (Domestic)	The Central Trust Bank, Jefferson City, Missouri, to establish a branch facility to be located at 2180 Highway 67, Florissant, Missouri	Newspaper: Federal Register:	07/08/2026 Not applicable
FIRST SECURITY BANK	Premises	First Security Bank, Searcy, Arkansas to increase its investment in bank premises in the amount of \$9,700,000	Newspaper: Federal Register:	Not applicable Not applicable
FIRST SECURITY BANK	Premises	First Security Bank, Searcy, Arkansas to increase its investment in bank premises in the amount of \$178,845	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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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
205243	FARMERS & MERCHANTS BK, BAI DWYN MISSISSIPPI	07/17/2025	04/14/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
285740	PADUCAH B&TC, PADUCAH, KENTUCKY	10/06/2025 06/30/2025
3120646	PATRIOT BK, MILLINGTON, TENNESSEE	12/14/2025 08/04/2025
49241	RELYANCE BK, WHITE HALL, ARKANSAS	04/17/2026 01/12/2026

* 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
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 June 27, 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
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 June 27, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
ALL CAPITAL BANK	* Branch (Domestic)	All Capital Bank, Locust Grove, Oklahoma, to establish a branch at 1913 S. Elliot Street, Pryor, Oklahoma.	Newspaper: Federal Register:	07/06/2026 Not applicable
BANCFIRST CORPORATION	* 3A5 * 3A3 * 18C * Branch (Domestic)	BancFirst Corporation, Oklahoma City, Oklahoma, to acquire Spirit Bank Corp, Inc., Bristow, Oklahoma, and thereby indirectly acquire SpiritBank, Tulsa, Oklahoma. SpiritBank, Tulsa, Oklahoma, to merge with and into BancFirst, Oklahoma City, Oklahoma, and incident thereto, establish branches in Bristow, Sapulpa, and Tulsa, Oklahoma.	Newspaper: Federal Register:	07/19/2026 07/27/2026
COWBOY BANK	* 18C * Branch (Domestic)	Cowboy Bank, Kremlin, Oklahoma, to merge with The Stock Exchange Bank, Woodward, Oklahoma, and incident thereto, establish branches in Woodward, Oklahoma.	Newspaper: Federal Register:	07/23/2026 Not applicable

District: 10

Federal Reserve Bank of Kansas City

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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
524953	FIRST PRYORITY BK, PRYOR, OKLAHOMA	06/15/2026	11/17/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter			
NONE					
2465661	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
516855	SECURITY BK, TULSA, OKLAHOMA	07/14/2025	04/28/2025	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
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 June 27, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
ATHENS, TX BANCSHARES, INC.	Change in Bank Control	Austin Family Trust B, Jeff Austin, Jr. as trustee, both of Jacksonville, Texas, to join the Austin/Chapman Family Group, a group acting in concert, and acquire voting shares of Athens, TX Bancshares, Inc., and thereby indirectly acquire voting shares of First State Bank, both of Athens, Texas.	Newspaper: 07/07/2026 Federal Register: 07/16/2026
AUSTIN BANCORP, INC.	Change in Bank Control	Austin Family Trust B, Jeff Austin, Jr. as trustee, both of Jacksonville, Texas; JML Trust, Mary Margaret Austin, as trustee, both of Jacksonville, Texas; and LAPA Trust, Carole Leigh Austin Mattson, as trustee, both of Georgetown, Texas; to join the Austin/Chapman Family Group, a group acting in concert, and acquire voting shares of Austin Bancorp, Inc., and thereby indirectly acquire voting shares of Austin Bank, Texas National Association, both of Jacksonville, Texas.	Newspaper: 07/07/2026 Federal Register: 07/16/2026
CAPITAL BANCORP, INC.	Change in Bank Control	Austin Family Trust B, Jeff Austin, Jr. as trustee, both of Jacksonville, Texas; to join the Austin/Chapman Family Group, a group acting in concert, to acquire voting shares of Capital Bancorp, Inc., Jacinto City, Texas, and thereby indirectly acquire voting shares of Capital Bank, Houston, Texas. In addition, JML Trust, Mary Margaret Austin, as trustee, both of Longmont, Colorado; LAPA Trust, Carole Leigh Austin Mattson, as trustee, both of Littleton, Colorado; Jessica Leigh Neill Swinnea, Chandler, Texas; and Austin Kyle Neill, Dallas, Texas; to join the Austin/Chapman Family Control Group, a group acting in concert, to retain voting shares of Capital Bancorp, Inc., and thereby indirectly retain voting shares of Capital Bank.	Newspaper: 07/14/2026 Federal Register: 07/16/2026

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 27, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
STERLING CITY BANCSHARES, INC.	Change in Bank Control	William Horwood, Lonnie Horwood, Tristan Himes, Katlin Horwood, Tate Horwood, Larry Horwood, Linda Horwood, Lathen Horwood, Lane Horwood, Carly Horwood Janca, Trisha Horwood Halfmann, Lyle Horwood, Lisa Horwood Spanjer, Laura Bibb, and Ellen Shoemaker a group acting in concert to retain and acquire voting shares of Sterling City Bancshares, Inc., and thereby indirectly control of The First National Bank of Sterling City, both of Sterling City, Texas.	Newspaper:	Not available
			Federal Register:	Not available

* 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
262358	AMERICAN ST BK, ARP, TEXAS	05/08/2026	01/12/2026	S	Int Small Bank
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
3465392	PEGASUS BK, DALLAS, TEXAS	05/02/2025	11/18/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending June 27, 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:	07/17/2026 07/14/2026
FIRST PACIFIC BANK	* Branch (Domestic)	First Pacific Bank, Whittier, California, to establish a new branch office at 74361 CA-111, Suite 7, Palm Desert, California.	Newspaper: Federal Register:	Not available Not applicable
W.T.B. FINANCIAL CORPORATION	Change in Bank Control	The Stanton Washington Trust Bank Voting Trust, Peter F. Stanton, Trustee, both of Spokane, Washington, to acquire voting shares of W.T.B. Financial Corporation, and thereby indirectly acquire voting shares of Washington Trust Bank, both also of Spokane, Washington.	Newspaper: Federal Register:	07/05/2026 07/09/2026

* 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
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
160360	DBA OR PACIFIC BK, FLORENCE, OREGON	05/28/2026	01/12/2026	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