FEDERAL RESERVE RELEASE

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

No. 28 Week ending July 11, 2026

Board Actions

Enforcement

TS Banking Group, Inc., and TS Contrarian Bancshares, Inc., both of Treynor, Iowa—written agreement with the Federal Reserve Bank of Chicago.
Announced: July 9, 2026

Forms

CFPB DD—initial Board review to extend without revision the Disclosure Requirements Associated with the CFPB's Regulation DD.
Approved: July 6, 2026

FR 2248—initial Board review to extend with revision the Domestic Finance Company Report of Consolidated Assets and Liabilities.
Approved: July 6, 2026

FR 28—initial Board review to extend with revision the Applications for Employment with the Board of Governors of the Federal Reserve System.
Approved: July 6, 2026

FR 29—to discontinue the Compensation and Salary Surveys.
Approved: July 6, 2026

FR 3100—initial Board review to extend with revision the Ad Hoc Clearance for Board-Wide Use.
Approved: July 6, 2026

Regulations and Policies

Anti-Money Laundering and Countering the Financing of Terrorism (AML/CFT) Programs—notice of proposed rulemaking and request for comment to amend the Board's requirements for Board-supervised banks to maintain AML/CMP programs, in alignment with changes to AML/CMP program requirements separately proposed by four other agencies.
Approved: July 6, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

M C Bank & Trust Company, Morgan City, Louisiana—to establish a branch at 1200 Camellia Boulevard, Lafayette, Louisiana.
Approved: July 9, 2026

Chicago

1st Source Bank, South Bend, Indiana—to establish a branch at 1215 Potter Drive, West Lafayette, Indiana.
Approved: July 7, 2026

Bank Holding Companies

Atlanta

Community Bancshares of Mississippi, Inc. Employee Stock Ownership Plan, Flowood, Mississippi—to acquire additional voting shares of Community Bancshares of Mississippi, Inc., and thereby indirectly acquire voting shares of Community Bank of Mississippi, both of Flowood, Mississippi.
Approved: July 10, 2026

Chicago

Hometown Community Bancorp, Inc., and Hometown Community Bancorp, Inc. Employee Stock Ownership Plan and Trust, both of Morton, Illinois—to acquire First Bank of Manhattan, Manhattan, Illinois.
Approved: July 9, 2026

Dallas

Bastrop Bancshares, Inc., Bastrop, Texas—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire by merger Columbus Bancorp, Inc., and thereby indirectly acquire its subsidiary state nonmember bank, The First State Bank (FSB), both of Columbus, Texas, in connection with the merger of FSB with and into The First National Bank of Bastrop, Bastrop, Texas.*
Granted: July 2, 2026
*Addition

Frontier Community Bancshares, Inc., Elgin, Texas—to engage de novo in buying and selling bullion, and related activities, pursuant to section 225.28(b)(8)(iii) of the Board's Regulation Y.
Approved: July 8, 2026

Kansas City

C.S.B. Co., Cozad, Nebraska—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire and merge with First State Bancorp, Inc., and thereby indirectly acquire its subsidiary state nonmember bank, First State Bank, both of Randolph, Nebraska, in connection with the merger of First State Bank with and into Homestead Bank, Cozad, Nebraska.*

Granted: June 29, 2026
*Addition

San Francisco
Adyen N.V., Amsterdam, The Netherlands—through its wholly owned subsidiary, Adyen International B.V., Amsterdam, The Netherlands, to acquire Orb, Inc., San Francisco, California, and thereby indirectly engage in certain data processing activities, pursuant to section 225.28(b)(14)(i) of Regulation Y.*
Approved: June 26, 2026
*Addition

Banks, Foreign

San Francisco
CTBC Bank Co., Ltd., Taipei, Taiwan—to establish a branch in Los Angeles, California.*
Approved: July 2, 2026
*Addition

Banks, State Member

Chicago
Ally Bank, Sandy, Utah—to make a public welfare investment (two requests).*
Approved: July 2, 2026
*Addition

San Francisco
Banc of California, Los Angeles, California—to make a public welfare investment.*
Withdrawn: July 2, 2026
*Addition

East West Bank, Pasadena, California—to make a public welfare investment.*
Approved: July 2, 2026
*Addition

Change in Bank Control

Chicago
Premier Holdings, Ltd., Rock Valley, Iowa—Gregory Westra, Rock Valley, Iowa, to retain voting shares of Premier Holdings, Ltd., and thereby indirectly retain voting shares of Premier Bank, both of Rock Valley, Iowa; and together with Matthew Westra, Rock Valley, Iowa; Katie Vander Zwaag, Hudson, South Dakota; and Scott Westra, Milford, Iowa, to join the Westra Family Control Group, a group acting in concert, to acquire voting shares of Premier Holdings, Ltd.
Permitted: July 9, 2026

Cleveland

First Niles Financial, Inc., Niles, Ohio—Lance F. Osborne, individually, as trustee of the Osborne Capital Group Pension, and as trustee of the Osborne Capital Corp. 401K Plan, Osborne Capital Partners II, LLC, and Brian Osborne, as trustee of the L.F. Osborne Irrevocable Family Trust, all of Mentor, Ohio, to join the Osborne Capital Corp, a group acting in concert, to acquire voting shares of First Niles Financial, Inc., and thereby indirectly acquire voting shares of Home Federal Savings and Loan Association of Niles Ohio, Niles, Ohio.
Permitted: July 7, 2026

Secretary

Magnolia Banking Corporation, Magnolia, Arkansas—BAMB Limited Partnership, LLLP, Magnolia, Arkansas, with the Nina Marie " Molly" Harsh Burns Revocable Trust and the Robert L. Burns Revocable Trust, both of Magnolia, Arkansas, with Molly Harsh Burns as trustee of both general partner trusts, as well as with limited partner Bob and Molly Burns Family Irrevocable Trust, Magnolia, Arkansas, with co-trustees Mary Elizabeth Burns Anderson of Scott, Arkansas; Rebecca Burns Gosnell of Magnolia, Arkansas; and Robert S. Burns of Hope, Arkansas (together, Notificants). Notificants propose to join the Harsh Family Control Group, a group acting in concert, to retain voting shares of Magnolia Banking Corporation and thereby indirectly retain control of Farmers Bank & Trust Company, Magnolia, Arkansas.*
Permitted: July 1, 2026
*Addition

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: July 10, 2026

Secretary

Civil Money Penalties (CMP)—notice that the Board's CMP amounts will not increase for 2026.
Approved: July 8, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 11, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* 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
886204	WATERTOWN SVG BK, WATERTOWN,	05/08/2026	01/26/2026	S	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 July 11, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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

O = Outstanding
S = Satisfactory
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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
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 July 11, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
MID PENN BANCORP, INC.	Change in Bank Control	GAH Capital, LLC; GAH Capital Trust (the “GAH Capital Trust”), both of Palm Beach, Florida; Philip A. Norcross, Philadelphia, Pennsylvania, as sole manager of GAH Capital, LLC, as a trustee of GAH Capital Trust, and in his individual capacity; and Susan D. Hudson, Palm Beach, Florida, as a trustee of GAH Capital Trust, a group acting in concert, for permission to acquire 10 percent or more of the shares and thereby control of Mid Penn Bancorp, Inc., Harrisburg, Pennsylvania, which controls Mid Penn Bank, Millersburg, Pennsylvania.	Newspaper: 08/01/2026 Federal Register: 07/31/2026

* Subject to the provisions of the Community Reinvestment Act

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.

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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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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
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 July 11, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

O = Outstanding
S = Satisfactory
NI = Needs to improve
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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 July 11, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

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The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

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

O = Outstanding
S = Satisfactory
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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 July 11, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
SMARTBANK	* Branch (Domestic)	SmartBank, Pigeon Forge, Tennessee, to establish a branch located at 1234 First Avenue, Columbus, Georgia, 31901.	Newspaper: Federal Register:	07/22/2026 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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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
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 July 11, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BROOKFIELD BANCSHARES, INC.	* Thrift Going Concern	Brookfield Bancshares, Inc., Brookfield, Illinois, to merge with NSTS Bancorp, Inc. and thereby indirectly acquire North Shore Trust and Savings, both of Waukegan, Illinois, and thereby engage in operating a savings association pursuant to section 225.28(b)(4)(ii) of Regulation Y.	Newspaper: Federal Register:	07/09/2026 Not available
CIBC BANK USA	Public Welfare Investment	CIBC Bank USA, Chicago, Illinois, prior notice of a Public Welfare Investment, pursuant to Section 208.22 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
GREENE INVESTMENT CO.	Change in Bank Control	Jennifer Garst Family Trust UW dated March 8, 2022 with Iowa State Bank as Trustee, both of Des Moines, Iowa and Elizabeth Garst, Coon Rapids, Iowa as Trust Investment Director to join the Garst Family Control Group, a group acting in concert, and to retain voting shares of Greene Investment Co., Jefferson, Iowa, and thereby indirectly retain control of Home State Bank, Jefferson, Iowa, and Racoon Valley Bank, Perry, Iowa.	Newspaper: Federal Register:	Not available 07/30/2026
OppFi Inc.	* 3A1	OppFi, Inc., Chicago, Illinois, to become a bank holding company by acquiring BNCCORP, Inc., Bismarck, North Dakota, and thereby indirectly acquiring BNC National Bank, Glendale, Arizona. In addition, OppFi Inc. elects to become a financial holding company.	Newspaper: Federal Register:	Not available 08/12/2026

* Subject to the provisions of the Community Reinvestment Act

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 July 11, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
OMNI BANCORP, INC.	Change in Bank Control	Notice by the Gerald L. Moon Family Trust, Shirley M. Moon, individually and as trustee, both of Effingham, Illinois, to acquire voting shares of Omni Bancorp, Inc., and thereby indirectly acquire voting shares of Crossroads Bank, both of Effingham, Illinois.	Newspaper: Federal Register:	Not available Not available
RENASANT BANK	Public Welfare Investment	Renasant Bank, Tupelo, Mississippi, requests approval to make a public welfare investment of $4,000,000, pursuant to Section 208.22(d) of Regulation H.	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, BALDWYN, 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	S	Int Small Bank
3120646	PATRIOT BK, MILLINGTON, TENNESSEE	12/14/2025	08/04/2025	S	Int Small Bank
49241	RELYANCE BK, WHITE HALL, ARKANSAS	04/17/2026	01/12/2026	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
913146	STONE BK, MOUNTAIN VIEW, ARKANSAS	07/21/2025	03/31/2025	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 July 11, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
PB BANCSHARES, INC.	Change in Bank Control	Amy J. Regan, Hastings, Minnesota; Robert O. Regan and Donald O. Regan, both of Stillwater, Minnesota; Erin M. Miller and Jeffrey W. Miller, both of Lake Elmo, Minnesota; Andrew D. Nath and Darby O. Regan, both of North St. Paul, Minnesota; Frances D. Regan, Seamus O. Regan, and Bridget M. Nath, all of Chicago, Illinois; Conor C. M. Nath, Seattle, Washington; and Emmet W. Nath and Fiona J. Nath, both of Minneapolis, Minnesota, to join the Regan Family Shareholder Group, a group acting in concert, to acquire shares of PB Bancshares, Inc., and thereby indirectly acquire shares of Premier Bank, both of Maplewood, Minnesota.	Newspaper: Federal Register:	07/21/2026 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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

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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 July 11, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

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		

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

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending July 11, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
Ark Financial Holding Inc.	* 3A1	Ark Financial Holding, Inc., Cooper, Texas, to become a bank holding company by acquiring Cooper Lake Financial Corporation and thereby indirectly The First National Bank in Cooper, both of Cooper, Texas.	Newspaper: Federal Register:	07/23/2026 Not available
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 3001 S Lamar, Bldg. G., Ste 100, Austin, Texas 78704.	Newspaper: Federal Register:	07/16/2026 Not applicable
LEGEND BANCORP, INC.	* Thrift Going Concern	Legend Bancorp, Inc., Bowie, Texas, to acquire Graham Savings Financial Corporation, and thereby indirectly acquire Graham Savings and Loan, SSB, both of Graham, Texas and thereby engage in operating a savings association pursuant to section 225.28(b)(4)(ii) of the Board’s Regulation Y.	Newspaper: Federal Register:	Not available 08/12/2026

* 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 July 11, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

* 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.

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The following state member banks have been examined and their CRA public evaluations are now available.

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