FEDERAL RESERVE RELEASE

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

No. 29 Week ending July 18, 2026

Board Actions

Enforcement

Heritage State Bank, Lawrenceville, Illinois—consent order of prohibition against James Burns, a former institution-affiliated party.

Announced: July 16, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

M C Bank & Trust Company, Morgan City, Louisiana—to establish a branch at 8545 United Plaza Boulevard, Baton Rouge, Louisiana.
Approved: July 16, 2026

Kansas City

All Capital Bank, Locust Grove, Oklahoma—to establish a branch at 1913 South Elliot Street, Pryor, Oklahoma.
Approved: July 13, 2026

Richmond

Coastal States Bank, Hilton Head Island, South Carolina—to establish a branch at 268 West Coleman Street, Mount Pleasant, South Carolina.
Approved: July 14, 2026

Select Bank, Forest, Virginia—to establish a branch at 211 Central Park Avenue, Pinehurst, North Carolina.
Approved: July 14, 2026

Secretary

Manufacturers and Traders Trust Company, Buffalo, New York—to establish a branch at 184 Kukas Lane, Waterbury, Connecticut.
Approved: July 16, 2026

Bank Holding Companies

Atlanta

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.
Withdrawn: July 13, 2026

Hancock Whitney Corporation, Gulfport, Mississippi—waiver of filing requirement under section 3 of the Bank Holding Company Act to merge with OFB Bancshares, Inc., and thereby indirectly acquire its subsidiary state nonmember bank, One Florida Bank, both of Orlando, Florida, in connection with the merger of One Florida Bank with and into Hancock Whitney Bank, Gulfport, Mississippi.
Granted: July 14, 2026

Ocean Bankshares, Inc., and Ocean Bank, both of Miami, Florida—limited relief from certain commitments.*
Approved: July 8, 2026
*Addition

Chicago

Edgar County Banc Shares, Inc., Paris, Illinois—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire Preferred Bancorp, Inc., and thereby indirectly acquire its subsidiary state nonmember bank, Preferred Bank, both of Casey, Illinois, in connection with the merger of Preferred Bank with and into Prospect Bank, Paris, Illinois.
Granted: July 14, 2026

EWSB Bancorp, Inc., Kaukauna, Wisconsin—limited relief from a commitment.
Granted: July 15, 2026

Tri-County Bancorp, Inc., Brown City, Michigan—to merge with Mayville Financial Corporation and thereby indirectly acquire Mayville State Bank, both of Mayville, Michigan.
Approved: July 15, 2026

Dallas

Carpenter Bank Holdings LLC, Dallas, Texas—to become a bank holding company by acquiring Security State Bank, Pearsall, Texas.
Approved: July 15, 2026

Gibsland Bancshares, Inc., Gibsland, Louisiana—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire Marion State Bank, Marion, Louisiana, a state nonmember bank, in connection with the merger of Marion State Bank with and into Gibsland Bank & Trust Company, Gibsland, Louisiana.*
Granted: July 8, 2026
*Addition

General Counsel

Fidelity BancShares (N.C.), Inc., and The Fidelity Bank, both of Fuquay-Varina, North Carolina—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire Affinity Bancshares, Inc., and thereby indirectly acquire its subsidiary national bank, Affinity Bank, National Association (Bank), both of Covington, Georgia, in connection with the merger of Bank with and into The Fidelity Bank, Fuquay-Varina, North Carolina.*
Granted: July 9, 2026
*Addition

San Francisco

Gateway Holding Company, Inc., Mesa, Arizona—to become a bank holding company by acquiring Gateway Commercial Bank, Mesa, Arizona.
Approved: July 16, 2026

Secretary

Lauritzen Corporation and First National of Nebraska, Inc., both of Omaha, Nebraska—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire Blue Ridge Bancshares, Inc., and its subsidiary state nonmember bank, Blue Ridge Bank and Trust Co. (Bank), both of Independence, Missouri, in connection with the merger of Bank with and into First National Bank of Omaha, Omaha, Nebraska.
Granted: July 17, 2026

St. Louis

Hawthorn Bancshares, Inc., Jefferson City, Missouri—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire FSC Bancshares, Inc., and thereby indirectly acquire its subsidiary state nonmember bank, Farmers State Bank, both of Cameron, Missouri, in connection with the merger of Farmers State Bank with and into Hawthorn Bank, Jefferson City, Missouri.*
Granted: July 10, 2026
*Addition

Bank Premises

Cleveland

The Apple Creek Banking Company, Apple Creek, Ohio—to increase its investment in bank premises.
Approved: July 15, 2026

Banks, State Member

Chicago

Busey Bank, Champaign, Illinois—to make a public welfare investment.
Approved: July 16, 2026

Dallas

Charles Schwab Bank, SSB, Westlake, Texas—to make a community development and public welfare investment.
Approved: July 14, 2026

Charles Schwab Bank, SSB, Westlake, Texas—to make a community development and public welfare investment.
Approved: July 13, 2026

San Francisco

Banc of California, Los Angeles, California—to make a public welfare investment.
Approved: July 17, 2026

Secretary

First Financial Bank, Cincinnati, Ohio—to make two public welfare investments.
Approved: July 17, 2026

St. Louis

Renasant Bank, Tupelo, Mississippi—to make four public welfare investments.*

Approved: July 10, 2026
*Addition

Membership

Boston

Cape Cod Five Cents Savings Bank, Hyannis, Massachusetts—to become a member of the Federal Reserve System.
Approved: July 15, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 18, 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 18, 2026

Filer	**Filing Type**	**Filing Proposal**	**End of Comment Period**	
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, on behalf of itself and its subsidiaries JPMorgan Chase Bank, N.A., Columbus, Ohio and J.P. Morgan International Finance Limited, New York, New York ("JPMIF"), provides prior notice pursuant to Sections 211.9(e) and 211.9(f) of the Board of Governors of the Federal Reserve System's Regulation K for JPMIF to make an investment in a foreign subsidiary.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 July 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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District: 3

Federal Reserve Bank of Philadelphia

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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
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 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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District: 4

Federal Reserve Bank of Cleveland

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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 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF MARION, THE	* Branch (Domestic)	The Bank of Marion, Marion, Virginia, to establish a branch at 150 West Main Street, Wytheville, Virginia.	Newspaper: Federal Register:	07/31/2026 Not applicable

* 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.

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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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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 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
MACON BANCTRUST, INC.	Change in Bank Control	Hugh Wayne Clark of Red Boiling Springs, Tennessee; Hugh Clark, Brandon Clark, Emily Hagan, Kyra Gregory, Mali Clark, Avery Hagan, and Colter Hagan, and certain minor children, all of Lafayette, Tennessee; as a group acting in concert, to retain voting shares of Macon Banctrust, Inc., and thereby indirectly retain voting shares of Macon Bank and Trust Company, both of Lafayette, Tennessee.	Newspaper: 08/27/2026 Federal Register: 08/05/2026
MERIT BANK	Membership	Merit Bank, Huntsville, Alabama, to become a member of the Federal Reserve System.	Newspaper: Not applicable Federal Register: Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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S = Satisfactory
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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 July 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* 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 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
RENASANT BANK	* Branch (Domestic)	Renasant Bank, Tupelo, Mississippi, to establish a branch to be located at 201 South Access Road, Fulton, Mississippi.	Newspaper: Federal Register:	07/31/2026 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
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

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

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 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE SAVINGS BANK OF MANISTIQUE, THE	* Branch (Domestic)	The State Savings Bank of Manistique, Manistique, Michigan to establish a branch at 6488 State Street, Garden, Michigan.	Newspaper: Federal Register:	07/24/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

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.

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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 July 18, 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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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		

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 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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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 18, 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

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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