FEDERAL RESERVE RELEASE

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

No. 31 Week ending August 1, 2026

Board Actions

Enforcement

First Interstate Bank, Billings, Montana—consent order of prohibition against Ralph A. Mojica, a former institution-affiliated party.
Announced: July 30, 2026

Iuka Bancshares, Inc., and Iuka State Bank, both of Salem, Illinois—written agreement with the Federal Reserve Bank of St. Louis and the Illinois Department of Financial and Professional Regulation.
Announced: July 30, 2026

Regions Bank, Birmingham, Alabama—consent order of prohibition against Simon Alberto Gonzalez, a former institution-affiliated party.
Announced: July 30, 2026

Regulations and Policies

Regulation O (Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks)—notice of proposed rulemaking and request for comment to update and modernize the regulation.
Approved: July 29, 2026

Regulations Q (Capital Adequacy of Bank Holding Companies, Savings and Loan Holding Companies, and State Member Banks) and MM (Mutual Holding Companies)—notice of proposed rulemaking and request for comment to modernize the regulatory framework applicable to mutual holding companies.
Approved: July 29, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

Bank Michigan, Brooklyn, Michigan—to establish a branch at 135 East Main Street, Manchester, Michigan.
Approved: July 30, 2026

Dallas

PointBank, Pilot Point, Texas—to establish a branch located at 8989 Preston Road, Frisco, Texas.
Withdrawn: July 29, 2026

Texas Regional Bank, Harlingen, Texas—to establish a branch at 7020 FM 511, Brownsville, Texas.
Approved: July 30, 2026

Bank Holding Companies

Chicago

Brookfield Bancshares, Inc., Brookfield, Illinois—to continue engaging in extending credit and servicing loans, pursuant to section 225.28(b)(1) of Regulation Y.
Approved: July 27, 2026

Bank Mergers

Boston

bankESB, Easthampton, Massachusetts—to merge with bankHometown, Oxford, Massachusetts, and TruNorth Bank, Peabody, Massachusetts, with bankESB as the resulting institution, and thereby establish branches at the locations of bankHometown and TruNorth Bank.
Approved: July 28, 2026

Chicago

Tri-County Bank, Brown City, Michigan—to merge with Mayville State Bank, Mayville, Michigan, and thereby establish branches in Mayville and Millington, Michigan.
Approved: July 30, 2026

Kansas City

Cowboy Bank, Kremlin, Oklahoma—to merge with The Stock Exchange Bank, Woodward, Oklahoma, and thereby establish branches in Woodward.
Approved: July 30, 2026

Extensions of Time

New York

Chemung Canal Trust Company, Elmira, New York—extension of time to establish a branch at 1465 Union Road, West Seneca, New York.
Granted: July 29, 2026

Membership

Atlanta

Merit Bank, Huntsville, Alabama—to become a member of the Federal Reserve System.

Approved: July 28, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 1, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
STATE STREET BANK AND TRUST COMPANY	Investment Branch 12-Day	State Street Bank and Trust Company (“SSBT”) and its Edge corporation subsidiary, State Street International Holdings (“SSIH”), both of Boston, Massachusetts, submit prior notice under two separate provisions of Regulation K. First, State Street Bank International GmbH (“SSBI”), a German credit institution and indirect subsidiary of SSIH, intends to establish its first branch in Ireland under 12 C.F.R. § 211.3(b)(3). Second, SSBT and SSIH intend to increase their respective investment in State Street International Holdings UK Limited and SSBI, both of which are indirect subsidiaries of SSIH, pursuant to 12 C.F.R. § 211.9(f), culminating in the merger of State Street Custodial Services (Ireland) Limited ("SSCSIL") into SSBI, upon which SSBI Ireland branch will continue SSCSIL's operations.	Newspaper: Federal Register:

* 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
1004470	BANKHOMETOWN, OXFORD, MASSACHUSETTS	07/25/2026	03/02/2026	S	Int Small Bank
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 August 1, 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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3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	07/12/2026	08/25/2025	NI	Int Small Bank
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 August 1, 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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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 August 1, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
PBT BANCORP	* Branch (Domestic)	PBT Bancorp, Hazard, Kentucky, to establish a branch facility to be located at 724 West Main Street, Richmond, KY 40475	Newspaper: Federal Register:	08/15/2026 Not applicable
PBT BANCORP	* Branch (Domestic)	PBT Bancorp, Hazard, Kentucky, to establish a branch facility to be located at 1001 Gibson Bay Drive, Suite 101, Richmond, KY 40475	Newspaper: Federal Register:	Not available Not applicable

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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 August 1, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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District: 5

Federal Reserve Bank of Richmond

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2787770	BANK OF THE JAMES, LYNCHBURG, VIRGINIA	11/20/2025	05/27/2025	S	Int Small Bank
886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	07/17/2026	02/23/2026	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

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 August 1, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
REGIONS BANK	* Branch (Domestic)	Regions Bank, Birmingham, Alabama, to establish a branch at 158 Courthouse Square, Oxford, Mississippi.	Newspaper: Federal Register:	08/13/2026 Not applicable

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District: 6

Federal Reserve Bank of Atlanta

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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

Filings received during the week ending August 1, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
ISABELLA BANK CORPORATION	* 18C * 3A3 * 3A5 * Branch (Domestic)	Isabella Bank Corporation, Mount Pleasant, Michigan, to merge with Grand River Commerce, Inc., and thereby indirectly acquire Grand River Bank, both of Grandville, Michigan. Concurrently, Isabella Bank, Mount Pleasant, Michigan, to merge with Grand River Bank, Grandville, Michigan, and thereby establish branches at 4471 Wilson Avenue SW, Grandville, Michigan; and 50 Crahen Avenue NE, Suite 100, Grand Rapids, Michigan.	Newspaper: Not available Federal Register: Not available
NORTHERN TRUST COMPANY, THE	Public Welfare Investment	The Northern Trust Company, Chicago, Illinois, requests prior approval to make up to a public welfare investment under Paragraph 23 of Section 9 of the Federal Reserve Act and Section 208.22(d) of Regulation H.	Newspaper: Not applicable Federal Register: Not applicable
PIPER HOLDINGS, INC.	Change in Bank Control	Amanda Brooke Boger, Lexington, North Carolina; Natalie Blyth Boger, Lexington, North Carolina; and Minor Child 1 , Minor Child 2, and Minor Child 3, all of Covington, Indiana for approval to become members of the White Family Control Group, a group acting in concert that will retain 25 percent or more of voting shares in Piper Holdings, Inc., and thereby control The Fountain Trust Company, both of Covington, Indiana.	Newspaper: Not available Federal Register: Not available

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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		

833749	WOODTRUST BK, WISCONSIN RAPIDS, WISCONSIN	02/23/2026	10/06/2025	S	Int Small Bank

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending August 1, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
PERRY COUNTY BANCORP INC.	Change in Bank Control	Notice by Daniel Ray Fulk, individually and as trustee of Du Quoin State Bank Employee Stock Ownership Plan, both of Du Quoin, Illinois, to acquire voting shares of Perry County Bancorp, Inc., and thereby indirectly acquire control of Du Quoin State Bank, both of Du Quoin, Illinois.	Newspaper: 08/20/2026 Federal Register: 08/17/2026

* 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
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
848248	FIDELITY BK, WEST MEMPHIS, ARKANSAS	08/08/2025	05/05/2025	S	Int Small Bank
489548	FIRST ST B&TC, CARUTHERSVILLE, MISSOURI	01/18/2026	10/20/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending August 1, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
ODIN BANCSHARES, INC.	Change in Bank Control	The Judy Harder Irrevocable QSST Trust and the Judy Harder Irrevocable QTIP Trust, both of Odin, Minnesota (together, the “Harder Trusts”); and John Fischer, as trustee of the Harder Trusts, New Ulm, Minnesota; to become the J Fischer and Harder Trusts Shareholder Control Group, a group acting in concert, to acquire voting shares of Odin Bancshares, and thereby indirectly acquire shares of Odin State Bank, both of Odin, Minnesota.	Newspaper: Not available Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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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 August 1, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
American Exchange Co	* 3A1	American Exchange Company, Henryetta, Oklahoma, to become a bank holding company through the acquisition of American Exchange Bank, Henryetta, Oklahoma.	Newspaper: Federal Register:	Not available 09/08/2026
BANK7 CORP	* 3A3	Bank7 Corp, Oklahoma City, Oklahoma, to acquire 71 percent of Century Financial Services Corporation, and thereby indirectly acquire voting shares of Century Bank, both of Santa Fe, New Mexico.	Newspaper: Federal Register:	Not available 09/02/2026
F&M BANCSHARES, INC.	Change in Bank Control	The JVA Inheritance Trust for Terry V. Anderson, Terry V. Anderson, trustee, both of Piedmont, Oklahoma; the JVA Inheritance Trust for John T. Anderson, John T. Anderson, trustee, both of Crescent, Oklahoma; the JVA Inheritance Trust for Barry L. Anderson, Barry L. Anderson, trustee, both of Guthrie, Oklahoma; and the JVA Inheritance Trust for Patti J. Rains, Patti J. Rains, trustee, both of Oklahoma City, Oklahoma; to join the Anderson Family Group, a group acting in concert, to acquire voting shares of F&M Bancshares, Inc., Crescent, Oklahoma, and thereby indirectly acquire voting shares of F&M Bank, Edmond, Oklahoma. Terry V. Anderson, John T. Anderson, Barry L. Anderson, and Patti J. Rains are members of the Anderson Family Group and were each previously permitted by the Federal Reserve System to acquire voting shares of the company in their individual capacities.	Newspaper: Federal Register:	Not available 08/14/2026

* 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		

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
990352	UNITED B&TC, MARYSVILLE, KANSAS	02/20/2026	11/17/2025	S	Int Small Bank

* Subject to the provisions of the Community Reinvestment Act

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 August 1, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANK	* Branch (Domestic)	First State Bank, Gainesville, Texas, to establish a branch at 409 W. Main Street, Suite 201, Round Rock, Texas 78664	Newspaper: Federal Register:	08/13/2026 Not applicable
POINTBANK	* Branch (Domestic)	PointBank, Pilot Point, Texas, to establish a branch located at 8989 Preston Road, Frisco, Texas	Newspaper: Federal Register:	Not available Not applicable

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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
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
77253	TXN BK, HONDO, TEXAS	10/13/2025	06/02/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 1, 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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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
3052813	COMMERCEWEST BK, IRVINE, CALIFORNIA	06/14/2025	02/24/2025	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