FEDERAL RESERVE RELEASE

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

No. 33 Week ending August 15, 2026

Board Actions

Enforcement

Regions Bank, Birmingham, Alabama—consent order of prohibition against Elazia Jones, a former institution-affiliated party.

Announced: August 13, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

Regions Bank, Birmingham, Alabama—to establish a mobile branch in Tuscaloosa, Alabama.

Approved: August 13, 2026

Chicago

Cedar Rapids Bank and Trust Company, Cedar Rapids, Iowa—to establish a branch at 4061 Mount Vernon Road SE, Cedar Rapids, Iowa.*

Approved: August 7, 2026

*Addition

Minneapolis

The State Savings Bank of Manistique, Manistique, Michigan—to establish a branch at 6488 State Street, Garden, Michigan.

Approved: August 12, 2026

St. Louis

Renasant Bank, Tupelo, Mississippi—to establish a branch at 201 South Access Road, Fulton, Mississippi.

Approved: August 14, 2026

Bank Holding Companies

Boston

Narragansett Bancorp, Inc. (a newly formed Maryland corporation), Swansea, Massachusetts—to become a bank holding company by acquiring BayCoast Bank, Swansea, Massachusetts, and for Narragansett Financial Corporation (the existing mutual holding company of BayCoast Bank), Swansea, Massachusetts, to acquire Narragansett Bancorp, Inc.

Approved: August 11, 2026

Kansas City

Sovereign Bancorp, Inc., Shawnee, Oklahoma—to acquire Leader First Bancorp, Inc., and thereby indirectly acquire The First National Bank in Marlow, both of Marlow, Oklahoma, and for Sovereign Bank, Shawnee, Oklahoma, to merge with The First National Bank in Marlow and thereby establish branches in Marlow, Comanche, and Rush Springs, Oklahoma.

Approved: August 13, 2026

New York

Community Bancorp MHC, Kingston, New York—to become a bank holding company by acquiring Ulster Savings Bank, Kingston, New York, in connection with the reorganization of Ulster Savings Bank into a mutual bank holding company form.

Approved: August 14, 2026

Change in Bank Control

Chicago

Hometown Community Bancorp, Inc., Morton, Illinois—the Honegger 2012 Irrevocable Trust Agreement FBO Andrew A. Honegger, Andrew Honegger, trustee, both of Morton, Illinois; the Honegger 2025 Irrevocable Trust Agreement FBO Andrew A. Honegger, Andrew A. Honegger, trustee; Andrew Honegger; Cynthia Honegger, Morton, Illinois; Sarah Honegger, Morton, Illinois; Katherine Honegger, Morton, Illinois; Jean Ann Honegger, Morton, Illinois; the Honegger 2012 Irrevocable Trust Agreement FBO Molly M. Honegger, Molly M. Honegger, trustee, both of Oakland, California; the Honegger 2025 Irrevocable Trust Agreement FBO Molly M. Honegger, Molly M. Honegger, trustee; Molly M. Honegger; Stephen Hesseltine, Oakland, California; Sienna Hesseltine, Oakland, California; and Sophia Hesseltine, Oakland, California, and together with the Hometown Community Bancorp, Inc. Employee Stock Ownership Plan and Trust, Andrew A. Honegger, trustee, as a group acting in concert, to retain voting shares Hometown Community Bancorp, Inc,. and thereby retain voting shares of Morton Community Bank, Morton, Illinois.
Permitted: August 12, 2026

St. Louis

Purdy Bancshares, Inc., Monett, Missouri—John H. Garrett, individually and as trustee of each of the Filip J. Garrett Bank Trust uad March 20, 2024, Sara E. Garrett Bank Trust uad March 20, 2024, John H. Garrett Bank Trust uad March 20, 2024, and Ida M. Garrett Bank Trust uad March 20, 2024, all of Southport, North Carolina; Jeffrey S. Scott, individually and as trustee of each of the Hayden Scott Trust created under the Sharon K. Garrett Revocable Trust dated November 1, 2000, as amended, and the Avery Scott Trust created under the Sharon K. Garrett Revocable Trust dated November 1, 2000, as amended; Tyler Scott, Shelby McCaffrey, and Richard W. Scott, all of Purdy, Missouri; Sara E. Garrett, Ida M. Garrett, and Filip J. Garrett, all of Springfield, Missouri, as a group acting in concert, to acquire voting shares of Purdy Bancshares, Inc., and thereby indirectly acquire voting shares of First State Bank of the Ozarks, Purdy, Missouri.
Permitted: August 11, 2026

Membership

Atlanta

International Finance Bank, Miami, Florida—to become a member of the Federal Reserve System.
Approved: August 13, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending August 15, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEEDHAM BANK	* Branch (Domestic)	Needham Bank, Needham, Massachusetts, to establish a branch at 107 General McConville Way, Quincy, Massachusetts 02169.	Newspaper: Federal Register:	08/26/2026 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
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 15, 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 15, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

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S = Satisfactory
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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 15, 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.

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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
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 15, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
ATLANTIC UNION BANK	* Branch (Domestic)	Atlantic Union Bank, Richmond, Virginia, to establish a branch at 7541 Creedmoor Road, Raleigh, North Carolina.	Newspaper: Federal Register:	08/25/2026 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:

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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
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 15, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
M C BANK & TRUST COMPANY	* Branch (Domestic)	M C Bank & Trust Company, Morgan City, Louisiana, located at MCBANK Bluffview Towers, 3860 W. Northwest Hwy, Suite 400, Dallas, TX 75220.	Newspaper: Federal Register:	08/27/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

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

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending August 15, 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		

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 15, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST CHOICE BANK	* Branch (Domestic)	First Choice Bank, Pontotoc, Mississippi, to establish a branch facility to be located at 501 Park Plaza Drive, New Albany, Mississippi.	Newspaper: Federal Register:	08/28/2026 Not applicable
FIRST CHOICE BANK	* Branch (Domestic)	First Choice Bank, Pontotoc, Mississippi, to establish a branch facility to be located at 1598 Grand Oaks Boulevard, Oxford, Mississippi.	Newspaper: Federal Register:	08/28/2026 Not applicable
FIRST HORIZON BANK	* Branch (Domestic)	First Horizon Bank, Memphis, Tennessee, to establish a branch to be located at 12420 Gulf Freeway, Suite 1, Houston, Texas.	Newspaper: Federal Register:	08/25/2026 Not applicable
MEADE BANCORP, INC.	* 3A3	Meade Bancorp, Inc., Brandenburg, Kentucky, to retain 26.74 percent of the voting shares of Bedford Loan and Deposit Bancorp, Inc., and thereby indirectly retain voting shares of Bedford Loan & Deposit Bank, both of Bedford, Kentucky	Newspaper: Federal Register:	09/14/2026 09/21/2026
RENASANT BANK	Public Welfare Investment	Renasant Bank, Tupelo, Mississippi, requests approval to make a public welfare investment, 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
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 15, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* 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 15, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
SILVER QUEEN FINANCIAL SERVICES, INC.	* 3A1	Silver Queen Financial Services, Inc., Greenwood Village, Colorado, to become a bank holding company by acquiring Colorado Federal Savings Bank, Greenwood Village, Colorado, to be renamed PF National Bank following its conversion from a federal savings bank to a national bank.	Newspaper: Federal Register:	Not available 09/16/2026

* 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		

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

District: 10

Federal Reserve Bank of Kansas City

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

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending August 15, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST SAN BENITO BANCSHARES CORPORATION	Change in Bank Control	Retroactive notice by Anita Boswell, the Anita Boswell IRA, Christopher Boswell, all of Harlingen, Texas; Carolyn R. Boswell, Scottsdale, Arizona; Megan Boswell, Brooklyn, New York; Thomas Chris Boswell, Austin, Texas; Cameron Hays, Denver, Colorado; Ryan S. Hays, Somerville, Massachusetts; and Kathryn Hays, Sarah Hays and the Sarah Hays IRA, all of Evergreen, Colorado, a group acting in concert, to retain voting shares and thereby control First San Benito Bancshares Corporation, and indirectly First Community Bank, both of San Benito, Texas. In addition, Anita Boswell, Harlingen, Texas, to retain voting of the single largest block of shares of First San Benito Bancshares Corporation and indirectly First Community Bank, both of San Benito, Texas.	Newspaper: Federal Register:	09/03/2026 09/01/2026

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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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
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		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending August 15, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
7 Gen Holdings, Inc.	* 3A1	7 Gen Holdings, Inc., Murrieta, California; to become a bank holding company by acquiring Legacy Bank, Murrieta, California, and to become a wholly-owned subsidiary of Legacy Bancorp, San Jacinto, California.	Newspaper: Federal Register:	Not available 09/14/2026
Column Holdings Inc.	* 3A5 Election (Domestic)	Column Holdings, Inc., Wilmington, Delaware, to become a bank holding company by acquiring Column National Association, Salt Lake City, Utah. In addition, Column Holdings, Inc., elects to become a financial holding company.	Newspaper: Federal Register:	Not available Not available
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.

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
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