FEDERAL RESERVE RELEASE

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

No. 36 Week ending September 5, 2026

Board Actions

Enforcement

Quontic Bank Acquisition Corp. and Quontic Bank Holdings Corp., both of Astoria, New York—written agreement dated July 5, 2023, terminated September 2, 2026.
Announced: September 4, 2026

United Texas Bank, Dallas, Texas—cease-and-desist order dated August 29, 2024, terminated September 2, 2026.
Announced: September 4, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Richmond

Legacy Bank, Grundy, Virginia—to establish a branch at 1001 Leatherwood Lane, Bluefield, Virginia.
Approved: September 3, 2026

San Francisco

Westamerica Bank, San Rafael, California—to establish a branch at 3130 Crow Canyon Place, San Ramon, California.
Approved: September 3, 2026

St. Louis

First Horizon Bank, Memphis, Tennessee—to establish a branch at 12420 Gulf Freeway, Houston, Texas.
Approved: September 1, 2026

Bank Holding Companies

Chicago

Bank First Corporation, Manitowoc, Wisconsin—waiver of filing requirement under section 3 of the Bank Holding Company Act to merge with PSB Holdings, Inc. (PSB), and thereby indirectly acquire PSB's subsidiary nonmember bank, Peoples State Bank, both of Wausau, Wisconsin, in connection with the merger of Peoples State Bank with and into Bank First, Manitowoc, Wisconsin.
Granted: August 31, 2026

Cleveland

Community Partners Bancorp, Inc., Deshler, Ohio—to become a bank holding company by acquiring The Corn City State Bank, Deshler, Ohio.
Approved: September 2, 2026

Dallas

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 Regulation Y.*
Approved: August 24, 2026
*Addition

Longhorn Medical Holdings, Inc., Tyler, Texas—to become a bank holding company by acquiring Robert Lee Bancshares, Inc., and thereby indirectly acquiring Robert Lee State Bank, both of Robert Lee, Texas.
Approved: September 1, 2026

General Counsel

Cambridge Financial Group, Inc. (CFG), Cambridge, Massachusetts—waiver of filing requirement under section 4 of the Bank Holding Company Act to acquire First Seacoast Bancorp, Inc. (First Seacoast), a savings and loan holding company, and indirectly acquire First Seacoast's federal savings bank subsidiary, First Seacoast Bank, both of Dover, New Hampshire, in connection with the merger of First Seacoast Bank with and into CFG's state nonmember bank subsidiary, Cambridge Savings Bank, Cambridge, Massachusetts.
Granted: September 1, 2026

Kansas City

Citizens Bancshares, Inc., ESOP, Edmond, Oklahoma—to acquire shares of Citizens Bancshares, Inc., and thereby indirectly acquire shares of The Citizens Bank of Edmond, both of Edmond, Oklahoma.
Approved: September 1, 2026

San Francisco

Column Holdings Inc., Wilmington, Delaware—(1) to become a bank holding company by acquiring Column National Association, Salt Lake City, Utah, and (2) election to become a financial holding company.
Approved: September 4, 2026

Banks, State Member

Chicago

CIBC Bank USA, Chicago, Illinois—to make a public welfare investment.
Approved: September 4, 2026

St. Louis

Renasant Bank, Tupelo, Mississippi—to make a public welfare investment.
Approved: September 3, 2026

Change in Bank Control

Chicago

Greene Investment Co., Jefferson, Iowa—Jennifer Garst Family Trust UW dated March 8, 2022, 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, to retain voting shares of Greene Investment Co. and thereby indirectly retain voting shares of Home State Bank, Jefferson, Iowa, and Racoon Valley Bank, Perry, Iowa.
Permitted: September 4, 2026

Kansas City

Country Bank Shares, inc., Milford, Nebraska—Gregory A. Dunlap Revocable Trust, Gregory Dunlap and Jessica Dunlap as co-trustees, all of Milford, Nebraska, to join the Dunlap Family Control Group, a group acting in concert, to acquire voting shares of Country Bank Shares, Inc., and thereby indirectly acquire voting shares of Farmers and Merchants Bank, Milford, Nebraska. Gregory Dunlap is a member of the Dunlap Family Group and was previously permitted by the Federal Reserve System to acquire voting shares of Country Bank Shares, Inc.
Permitted: September 2, 2026

Financial Holding Companies

Richmond

CBB Financial Corp., Midlothian, Virginia—election to become a financial holding company.
Effective: September 3, 2026

Savings and Loan Holding Companies

General Counsel

Midland Financial Co. (Midland), Oklahoma City, Oklahoma—waiver of filing requirement under section 3 of the Bank Holding Company Act for the George J. & Nancy J. Records 1990 Irrevocable Trust, the Martha Records Family 1997 GST Exemption Trusts, the Ryan Family Security Trust, the G. Jeffrey Records, Jr. 2003 Family Trust, the G. Jeffrey Records, Jr. 2004 Family Trust (KRR), the G. Jeffrey Records, Jr. 2004 Family Trust (MER), the Kathryn R. Ryan 2007 GST Exempt Family Trust, the G. Jeffrey Records, Jr. 2008 GST Exempt Family Trust, the Martha E. Records 2009 GST Exempt Family Trust, the Kathryn R. Ryan 2012 Family Trust, the 2012 Dorchester Trust, the G. Jeffrey Records, Jr. 2020 Family Trust, the Martha E. Records 2020 Family Trust, and the Kathryn R. Ryan 2020 Family Trust (collectively, the Records Trusts), all savings and loan holding companies, and Midland, a savings and loan holding company controlled by the Records Trusts, to acquire Park Cities Financial Group, Inc. (Park Cities), and its subsidiary national bank, Dallas Capital Bank, National Association (Dallas Capital), both of Dallas, Texas, in connection with the merger of Park Cities and Dallas Capital with and into Midland and its subsidiary federal savings bank, Mid-First Bank, Oklahoma City, Oklahoma.*
Granted: August 27, 2026
*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 5, 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
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 September 5, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
Dorado Bank Financial Holding Corp	Membership DeNovo	Dorado Bank Financial Holdings Corp, San Juan, Puerto Rico; to become a bank holding company by acquiring Dorado Bank, San Juan, Puerto Rico.	Newspaper: Federal Register:	Not applicable Not applicable
MORGAN STANLEY BANK, N.A.	Investment	Morgan Stanley Bank, N.A., Salt Lake City, Utah, to make an investment, pursuant to Section 211.9(f) of Regulation K	Newspaper: Federal Register:	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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
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 September 5, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNIVEST BANK AND TRUST CO.	* Branch (Domestic)	Univest Bank, Souderton, PA to establish a full-service branch located at 5525 N. 20th Street, Philadelphia, PA 19141. (LaSalle University)	Newspaper: Federal Register:	09/16/2026 Not applicable

* 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.

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
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 September 5, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FINANCIAL BANK	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, requests prior approval to make a public welfare investment	Newspaper: Federal Register:	Not applicable Not applicable
FIRST FINANCIAL BANK	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, requests prior approval to make a public welfare investment	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

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
495419	CITIZENS BK OF KY, PAINTSVILLE, KENTUCKY	08/09/2026	12/01/2025	O	Int Small Bank
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

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 September 5, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANCORP	* 3A5 * 18C * Branch (Domestic)	First Bancorp, Southern Pines, North Carolina, to acquire 100% of the voting securities of First Carolina Bancshares Corporation, Florence, South Carolina, and thereby indirectly acquire Carolina Bank & Trust, Lamar, South Carolina. In addition, First Bank, Southern Pines, North Carolina, to merge with Carolina Bank & Trust and operate Carolina Bank & Trust's branches.	Newspaper: Federal Register:	09/29/2026 10/05/2026
UNITED BANK	* Branch (Domestic)	United Bank, Fairfax, Virginia, to establish a branch at 3445 Peachtree Rd., Atlanta, GA 30326	Newspaper: Federal Register:	09/14/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

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
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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 September 5, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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
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 September 5, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
PIONEER DEVELOPMENT COMPANY	Change in Bank Control	The Shennen S.C. Saltzman Irrevocable Bank Trust, Shennen Saltzman, as Trustee, both of Dakota Dunes, South Dakota; together with the Sundae M. Haggerty Irrevocable Trust, Sundae Haggerty as Trustee, both of South Sioux City, Nebraska; and The Saltzman Legacy Bank Trust, Theodore S.C. Saltzman, as Trustee, both of Dakota Dunes, South Dakota, intend to join the Saltzman Family Control Group, a group acting in concert, to acquire the voting shares of Pioneer Development Company, Sergeant Bluff, Iowa, and thereby acquire the voting shares of Pioneer Bank, Sergeant Bluff, Iowa. Additionally, the First Amended and Restated Theodore G. Saltzman Jr. Bank Trust, M. Colleen Saltzman as Trustee both of Dakota Dunes, South Dakota and Sundae Haggerty as Trust Protector of the same trust both of South Sioux City, Nebraska, to retain the voting shares of Pioneer Development Company, Sergeant Bluff, Iowa, and thereby retain the voting shares of Pioneer Bank, Sergeant Bluff, Iowa.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

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
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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
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
3812147	GRAND RIVER BK, GRANDVILLE, MICHIGAN	12/14/2025	07/07/2025	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 September 5, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKPLUS	* Branch (Domestic)	BankPlus, Belzoni, Mississippi, to establish a branch facility to be located at 10284 US Highway 31, Spanish Fort, Alabama.	Newspaper: Federal Register:	09/18/2026 Not applicable
DIAMOND BANK	Premises	Diamond Bank, Murfreesboro, Arkansas, to increase its investment in bank premises in the amount of $495,000	Newspaper: Federal Register:	Not applicable Not applicable
LEGACY BANK	* Branch (Domestic)	Legacy Bank, Springdale, Arkansas, to establish a branch facility to be located at 316 E. Main Street, Farmington, Arkansas.	Newspaper: Federal Register:	09/14/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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
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
489548	FIRST ST B&TC, CARUTHERSVILLE, MISSOURI	01/18/2026	10/20/2025	S	Int Small Bank
34742	FIRST WESTERN BK, BOONEVILLE, ARKANSAS	09/06/2025	05/12/2025	S	Int Small Bank
285740	PADUCAH B&TC, PADUCAH, KENTUCKY	10/06/2025	06/30/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending September 5, 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

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
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 September 5, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
BANNER COUNTY BAN CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Banner County Ban Corporation Employee Stock Ownership Plan and Trust to acquire up to 48.96 percent of the voting shares of Banner County Ban Corporation and thereby indirectly acquire additional shares of Banner Capital Bank, all of Harrisburg, Nebraska.	Newspaper: 10/10/2026 Federal Register: 10/13/2026
CARLETON AGENCY, INC.	Change in Bank Control	Van Cleef Family Revocable Trust, Michael Van Cleef and Nancy Van Cleef, co-trustees, all of Carleton, Nebraska, to join the Van Cleef Family Control Group, a group acting in concert, to acquire voting shares of Carleton Agency, Inc., and thereby indirectly acquire voting shares of Citizens State Bank, both of Carleton, Nebraska. Michael Van Cleef has previously been permitted to control Carleton Agency, Inc.	Newspaper: Not available Federal Register: Not available

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 5, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NATIONAL AGENCY, INC.	Change in Bank Control	Kimberly J. Fairbank Family Trust; Trenton Fairbank, trustee, Trenton L. & Sara M. Fairbank Revocable Trust, Trenton & Sara Fairbank, co-trustees , all of Cimarron, Kansas; Joe D. Butcher Family Trust-Grant Butcher Share, Cimarron, Kansas, Grant Butcher, Springdale, Arkansas, and First National Bank of Hutchinson, Hutchinson, Kansas, co-trustees; and the Joe D. Butcher Family Trust-Robert Butcher Share, Cimarron, Kansas, Robert Butcher, DeSoto, Kansas and First National Bank of Hutchinson, Hutchinson, Kansas, co-trustees, to join the Butcher Family Control Group to retain voting shares First National Agency, Inc., and thereby indirectly retain voting shares of First National Bank in Cimarron, both of Cimarron, Kansas. Robert Butcher and Grant Butcher have previously been permitted as members of the Butcher Family Control Group to acquire voting shares of First National Agency, Inc.	Newspaper: Federal Register:	Not available 09/15/2026
FIRST UNITED BANK AND TRUST COMPANY	* Branch (Domestic)	First United Bank and Trust Company, Durant, Oklahoma, to establish a branch located at 9601 McAllister Freeway, San Antonio, Texas.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 5, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
PUEBLO BANCORPORATION	Change in Bank Control	The Kenneth Scott Brown Revocable Trust dated December 18, 2025, Kenneth Scott Brown, as trustee; the Rene' Brown Revocable Trust Dated January 30, 2017, Michelle Rene Brown, as trustee; the Karla Lynn Brown Revocable Trust dated December 18, 2025, Karla Lynn Brown, as trustee; the Josephine Marie Brown Revocable Trust dated 6/26/25, Josephine Brown, Kenneth Brown, and Michelle Rene Brown, as co-trustees; the 2018 Irrevocable Trust for Sam C. Brown, III, the 2018 Irrevocable Trust for Kenneth Scott Brown, and the 2018 Irrevocable Trust for Michelle Rene Brown, Michelle Rene Brown, Kenneth Scott Brown, and Sam Brown, III, as co-trustees of the aforementioned trusts, all of Pueblo, Colorado; JoVanna Dukes, Clancy, Montana; and Chad Robertson, Lonetree, Colorado; to join the Brown Family Group, a group acting in concert, to retain voting shares of Pueblo Bancorporation, and thereby indirectly retain voting shares of PB&T Bank, both of Pueblo, Colorado. Josephine Brown, Michelle Rene Brown, Kenneth Scott Brown, Karla Lynn Brown, and Sam Brown III are members of the Brown Family Group and were each previously permitted by the Federal Reserve System to acquire voting shares of Pueblo Bancorporation in their individual capacities.	Newspaper: 09/08/2026 Federal Register: 09/09/2026

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending September 5, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
REPUBLIC BANCSHARES, INC.	Change in Bank Control	Thomas Ruggels, Steilacoom, Washington; Deena Ruggels and Brady Ruggels, both of Russell, Kansas; to join the Ruggels Family Group, a group acting in concert, to retain voting shares of Republic Bancshares, Inc., Russell, Kansas and thereby indirectly retain voting shares of Southwind Bank, Natoma, Kansas.	Newspaper: Federal Register:	Not available 09/25/2026
SANTA FE TRAIL BANC SHARES, INC.	Change in Bank Control	Kimberly Jo Fairbank Family Trust, Trenton Fairbank, trustee; Trenton L. & Sara M. Fairbank Revocable Trust, Trenton & Sara Fairbank, co-trustees; all of Cimarron, Kansas; Grant D. Butcher GST Trust, Cimarron, Kansas, Grant Butcher, Springdale, Arkansas, and First National Bank of Hutchinson, Hutchinson, Kansas, co-trustees; Robert L. Butcher GST Trust, Cimarron, Kansas, Robert Butcher, DeSoto, Kansas, and First National Bank of Hutchinson, Hutchinson, Kansas, co-trustees; and Dea Ann Kreisman, Parker, Colorado, to join the Butcher Family Control Group to retain voting shares of Santa Fe Trail Banc Shares, Inc., and thereby retain voting shares of Centera Bank, both of Sublette, Kansas.	Newspaper: Federal Register:	Not available 09/15/2026

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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
311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	08/02/2026	05/18/2026	S	Int Small Bank
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

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
227151	UNION ST BK, ARKANSAS CITY, KANSAS	08/10/2026	03/17/2025	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
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 September 5, 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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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
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
3150205	WORTHINGTON BK, ARLINGTON, TEXAS	08/02/2025	04/07/2025	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 September 5, 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
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
KEYSTONE FINANCIAL CORPORATION	Listed DeNovo	Keystone Financial Corporation, South Jordan, Utah, to engage in making, acquiring, brokering, or servicing loans for the company's account or for the account of others, pursuant to section 225.28(b)(1) of the Board's Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
TabaPay, Inc.	* 3A1 Listed DeNovo Investment Board Order De Novo	TabaPay, Inc., Palo Alto, California; to become a bank holding company by acquiring Transact Bank, National Association, Denver, Colorado. Additionally, TabaPay, Inc. to engage de novo in data processing activities through its proposed new wholly-owned subsidiary, pursuant to section 225.28(b)(14) of the Board's Regulation Y, and to engage in money transmission activities through its subsidiary, TabaPay Payment Services LLC, Palo Alto, California, pursuant to 12 U.S.C. 1843(j). Furthermore, TabaPay, Inc., to invest in TabaPay Payment Services Inc., British Columbia, Canada, pursuant to section 211.10(a) of Regulation K.	Newspaper: Federal Register:	10/03/2026 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

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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