



FEDERAL RESERVE RELEASE

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

No. 39 Week ending September 26, 2026

Board Actions

Bank Holding Companies

BancFirst Corporation, Oklahoma City, Oklahoma—(1) to acquire and merge with Spirit BankCorp, Inc., Bristow, Oklahoma, and thereby indirectly acquire, SpiritBank, Tulsa, Oklahoma, and (2) for BancFirst, Oklahoma City, Oklahoma, to merge with SpiritBank and thereby establish and operate branches at the locations of SpiritBank.

Announced: September 22, 2026

Peoples Bancorp Inc., Marietta, Ohio—(1) to merge with Citizens National Corporation and thereby indirectly acquire Citizens Bank of Kentucky, Inc. (Citizens Bank), both of Paintsville, Kentucky, and (2) for Peoples Bank, Marietta, Ohio, to merge with Citizens Bank and thereby establish and operate branches at the locations of Citizens Bank.

Announced: September 25, 2026

Enforcement

Sandy Spring Bank, Olney, Maryland—consent order of prohibition against Renee Nicole Brown, a former institution-affiliated party.

Announced: September 24, 2026

Regulations and Policies

Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act)—notice of proposed rulemaking and request for comment to establish application procedures for Board-supervised insured depository institutions seeking approval for a subsidiary to issue payment stablecoins.

Approved: September 24, 2026

Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act)—notice of proposed rulemaking and request for comment to implement (1) provisions of the GENIUS Act with respect to permitted payment stablecoin issuers (PPSIs) and certain other entities that are subject to the Board's jurisdiction and (2) the GENIUS Act's prohibition on tying generally applicable to all PPSIs.

Approved: September 24, 2026

Supervision and Regulation

Resolution Plans—joint feedback letters on the October 2025 resolution plans submitted by 15 banking organizations, each a Category II or III banking organization.

Approved: September 26, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Cleveland

Genoa Bank, Genoa, Ohio—to establish a branch at 3911 Milan Road, Sandusky, Ohio, and to increase its investment in bank premises.

Approved: September 25, 2026

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 2120 FM 1101, New Braunfels, Texas.

Approved: September 24, 2026

Kansas City

Battle Creek State Bank, Battle Creek, Nebraska—to establish a branch at 333 North Oakland Avenue, Oakland, Nebraska.

Approved: September 24, 2026

Richmond

Atlantic Union Bank, Richmond, Virginia—to establish a branch at 5501 Capital Boulevard, Raleigh, North Carolina.

Approved: September 23, 2026

United Bank, Fairfax, Virginia—to establish a branch at 3445 Peachtree Road, Atlanta, Georgia.

Approved: September 22, 2026

St. Louis

BankPlus, Belzoni, Mississippi—to establish a branch at 10284 US Highway 31, Spanish Fort, Alabama.

Approved: September 25, 2026

Legacy Bank, Springdale, Arkansas—to establish a branch at 316 East Main Street, Farmington, Arkansas.

Approved: September 21, 2026

Bank Holding Companies

Kansas City

Bank7 Corp, Oklahoma City, Oklahoma—to acquire Century Financial Services Corporation and thereby indirectly acquire Century Bank, both of Santa Fe, New Mexico.

Approved: September 24, 2026

Novus Capital Holdings, Inc., Edmond, Oklahoma—to become a bank holding company by acquiring Novus Bank, a de novo bank, Edmond, Oklahoma.

Withdrawn: September 24, 2026

PBI Holdings, Inc., Omaha, Nebraska—to become a bank holding company by acquiring Premier Bancshares, Inc., and thereby indirectly acquiring Premier Bank National Association, both of Omaha, Nebraska.

Approved: September 24, 2026

Silver Queen Financial Services, Inc., Greenwood Village, Colorado—to become a bank holding company by acquiring Colorado Federal Savings Bank, Greenwood Village, Colorado, and to be renamed PF National Bank following its conversion from a federal savings bank to a national bank.

Approved: September 21, 2026

St. Louis

Meade Bancorp, Inc., Brandenburg, Kentucky—to retain voting shares of Bedford Loan and Deposit Bancorp, Inc., and thereby indirectly retain voting shares of Bedford Loan & Deposit Bank, both of Bedford, Kentucky.

Approved: September 25, 2026

Banks, State Member

Boston

Needham Bank, Needham, Massachusetts—to exercise trust powers.*

Approved: September 17, 2026

*Addition

Change in Bank Control

Minneapolis

Odin Bancshares, Odin, Minnesota—the Judy Harder Irrevocable QSST Trust and the Judy Harder Irrevocable QTIP Trust (together, the Harder Trusts), both of Odin, Minnesota; John Fischer, as trustee, New Ulm, Minnesota, to form 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 voting shares of Odin State Bank, Odin, Minnesota.

Permitted: September 21, 2026

Philadelphia

Mid Penn Bancorp, Inc., Harrisburg, Pennsylvania—GAH Capital, LLC and GAH Capital Trust, both of Palm Beach, Florida; Philip A. Norcross, individually and as co-trustee of GAH Capital Trust, Philadelphia, Pennsylvania; and Susan D. Hudson, as co-trustee of GAH Capital Trust, Palm Beach, Florida, as a group acting in concert, to acquire voting shares of Mid Penn Bancorp, Inc., and thereby indirectly acquire voting shares of Mid Penn Bank, Millersburg, Pennsylvania.

Permitted: September 23, 2026

St. Louis

Perry County Bancorp Inc., Du Quoin, Illinois—Du Quoin State Bank Employee Stock Ownership Plan, Daniel Ray Fulk, individually and as trustee, both of Du Quoin, Illinois, to acquire voting shares of Perry County Bancorp Inc. and thereby indirectly acquire voting shares of Du Quoin State Bank, Du Quoin, Illinois.

Permitted: September 22, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending September 26, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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		

District: 2

Federal Reserve Bank of New York

Filings received during the week ending September 26, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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		

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending September 26, 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

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		

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending September 26, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
MIDDLEFORK FINANCIAL GROUP INC.	Listed DeNovo	Middlefork Financial Group, Hyden, Kentucky, proposes to engage in nonbank activity pursuant to section 4(c)(8) of the Bank Holding Company Act and section 225.24 of Regulation Y when it engages de novo in a community welfare investment under section 225.28(b)(12)(i) of Regulation Y.	Newspaper: Federal Register:	Not applicable 10/13/2026

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		

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending September 26, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
PUTNAM COUNTY BANK	Premises	Putnam County Bank, Hurricane, West Virginia, to increase its investment in bank premises in the amount of \$1,000,000.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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

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
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		

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending September 26, 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, to establish a branch at 5814 W Lovers Lane, Dallas, Texas.	Newspaper: Federal Register:	10/01/2026 Not applicable

* 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		

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 26, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
1870 HOLDINGS, INC.	* 3A5	1870 Holdings, Inc., Monmouth, Illinois, to merge with Rushville Bancshares, Inc., and thereby indirectly acquire Rushville State Bank, both of Rushville, Illinois.	Newspaper: Federal Register:	Not available Not available
MUTUAL FEDERAL BANCORP, MHC	* Second Step Conversion * Unitary Formation	Mutual Federal Bancorp, MHC, Chicago, Illinois; to convert from mutual to stock form. As part of the conversion, Mutual Federal Bancorp, MHC, and Mutual Federal Bancorp, Inc., Chicago, Illinois, an existing mid-tier savings and loan holding company, will cease to exist and Mutual Federal Bank, Chicago, Illinois, will become a wholly-owned subsidiary of MFB Bancorp, Inc., Chicago, Illinois, a newly-formed Delaware corporation, which has applied to become a savings and loan holding company, pursuant to section 10(e) of the HOLA.	Newspaper: Federal Register:	Not available 10/23/2026
NORTHERN TRUST COMPANY, THE	Public Welfare Investment	The Northern Trust Company, Chicago, Illinois, requests prior approval to make a public welfare investment, pursuant to Paragraph 23 of Section 9 of the Federal Reserve Act and Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
NORTHERN TRUST COMPANY, THE	Public Welfare Investment	The Northern Trust Company, Chicago, Illinois, requests prior approval to make a public welfare investment, pursuant to Paragraph 23 of Section 9 of the Federal Reserve Act and Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
NORTHERN TRUST COMPANY, THE	Public Welfare Investment	The Northern Trust Company, Chicago, Illinois, requests prior approval to make a public welfare investment, pursuant to Paragraph 23 of Section 9 of the Federal Reserve Act and Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending September 26, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
READLYN BANCSHARES, INC.	Change in Bank Control	The Mark J. Sexton 2026 Grantor Trust, Newspaper: Mark J. Sexton trustee and trust advisor, all of Saint Paul, Minnesota; the Andrew G. Sexton 2026 Grantor Trust, Andrew G. Sexton trustee and trust advisor, all of Cedar Falls, Iowa; and the Jennifer Sexton Walther 2026 Grantor Trust, Jennifer Sexton Walther trustee and trust advisor, all of Saint Paul, Minnesota, intend to apply to the Federal Reserve Board for permission to join the Sexton Family Control Group, a group acting in concert, and retain 25 percent or more of the shares and thereby control of Readlyn Bancshares, Inc., Saint Paul, Minnesota. Readlyn Bancshares, Inc. controls Nashua Bancshares, Inc., Saint Paul, Minnesota, which controls First State Bank, Nashua, Iowa; Britt Bancshares, Inc., Saint Paul, Minnesota, which controls Nashua Bancshares, Inc. and First State Bank, Britt, Iowa; and Readlyn Savings Bank, Readlyn, Iowa.	Not available Federal Register: 10/09/2026

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

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
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

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending September 26, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF DELIGHT	* 3A1	Bank Delight Holding Company, Delight, Arkansas, to become a bank holding company by acquiring Bank of Delight, Delight, Arkansas	Newspaper:	10/20/2026
			Federal Register:	11/02/2026
CARROLL BANK AND TRUST	* Branch (Domestic)	Carroll Bank and Trust, Huntingdon, Tennessee, to establish a branch to be located at 123-1 Commons Drive, Martin, Tennessee.	Newspaper:	10/08/2026
			Federal Register:	Not applicable
FIRST SECURITY BANK	* Branch (Domestic)	First Security Bank, Searcy, Arkansas, to establish a branch to be located at 6600 Chad Colley Boulevard, Fort Smith, Arkansas	Newspaper:	10/05/2026
			Federal Register:	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
329550	INSOUTH BK, BROWNSVILLE, TENNESSEE	09/07/2026	06/15/2026	S	Int Small Bank
309150	MISSOURI BK, WARRENTON, MISSOURI	12/06/2025	08/18/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending September 26, 2026**

Filer	Filing Type	Filing Proposal	End of Comment Period	
DARWIN BANCSHARES, INC.	Change in Bank Control	Michael Johnson, Litchfield, Minnesota, to acquire voting shares of Darwin Bancshares, Inc. ("Company"), and thereby indirectly acquire voting shares of Perennial Bank ("Bank"), both of Darwin, Minnesota. Additionally, Jeb Johnson, New London, Minnesota; Max Johnson, Darwin, Minnesota; Josh Johnson, Darwin, Minnesota; Zachary Johnson, Grove City, Minnesota; Bryce Johnson, Darwin, Minnesota; Chad Johnson, Monticello, Minnesota; Rachael Larson, St. Cloud, Minnesota; and Krysta Roemeling, Avon, Minnesota; to join the Johnson Family Control Group, a group acting in concert, to retain voting shares of Company, and thereby indirectly retain voting shares of Bank.	Newspaper: Federal Register:	10/10/2026 10/15/2026
LAKE ELMO BANCSHARES, INC.	Change in Bank Control	Rachel Elizabeth Bonsall, New York City, New York, to join the Raleigh Family Shareholder Group, a group acting in concert, to retain voting shares of Lake Elmo Bancshares, Inc. and thereby indirectly retain voting shares of Lake Elmo Bank both of Lake Elmo, Minnesota.	Newspaper: Federal Register:	Not available Not available
OAKWOOD BANK	Membership	Oakwood Bank, Pigeon Falls, Wisconsin, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

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		

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending September 26, 2026**

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 previously approved to acquire voting shares of Carleton Agency, Inc., in his individual capacity.	Newspaper: Federal Register:	Not available 10/05/2026
MIDLAND FINANCIAL CO.	Change in Control	Raymond Kido, Paradise Valley, Arizona; to become a co-trustee of the George J. and Nancy J. Records 1990 Irrevocable Trust and the G. Jeffrey Records Jr. 2020 Family Trust, and thereby indirectly acquire control of voting shares of Midland Financial Co. and Midfirst Bank, all of Oklahoma City, Oklahoma.	Newspaper: Federal Register:	Not available 10/16/2026
MIDLAND FINANCIAL CO.	Change in Control	Marisa B. Records, Oklahoma City, Oklahoma; to become an individual with power to remove or appoint trustees on the G. Jeffrey Records, Jr. 2003 Family Trust, the G. Jeffrey Records, Jr. 2004 Family Trust, the G. Jeffrey Records, Jr. 2004 Family Trust, the G. Jeffrey Records, Jr. 2008 GST Exempt Family Trust, and the G. Jeffrey Records, Jr. 2020 Family Trust, and thereby indirectly acquire control of voting shares of Midland Financial Co. and Midfirst Bank, all of Oklahoma City, Oklahoma.	Newspaper: Federal Register:	Not available 10/16/2026

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
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		
VERIMORE BK, BROOKFIELD, MISSOURI		

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending September 26, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 11

Federal Reserve Bank of Dallas

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
262358	AMERICAN ST BK, ARP, TEXAS	05/08/2026	01/12/2026	S	Int Small Bank
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		

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending September 26, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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		