



FEDERAL RESERVE RELEASE

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

No. 40 Week ending October 3, 2026

Board Actions

Bank Holding Companies

Fleur Capital Corporation, Simmesport, Louisiana—to become a bank holding company by acquiring Simmesport State Bank, Simmesport, Louisiana.

Announced: October 2, 2026

Enforcement

Ontario Bancorporation, Inc., Ontario, Wisconsin—written agreement with the Federal Reserve Bank of Chicago.

Announced: October 2, 2026

Forms

FR 28—final Board review to extend with revision the Applications for Employment with the Board of Governors of the Federal Reserve System.

Approved: October 2, 2026

Regulations and Policies

Stress Testing—(1) final rule to amend the calculation of the Board's stress capital buffer requirement applicable to certain large bank holding companies, savings and loan holding companies, U.S. intermediate holding companies of foreign banking organizations, and nonbank financial companies supervised by the Board; (2) final rule to enhance the transparency and public accountability of the Board's stress testing framework and final amendments to the Policy Statement on the Scenario Design Framework for Stress Testing and the Stress Testing Policy Statement; and (3) request for comment on model changes for the Board's 2027 supervisory stress test.

Approved: September 29, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

Southern Bank of Tennessee, Mount Juliet, Tennessee—to establish a branch at 1960 Madison Street, Clarksville, Tennessee.

Approved: September 29, 2026

Kansas City

First United Bank and Trust Company, Durant, Oklahoma—to establish a branch at 9601 McAllister Freeway, San Antonio, Texas.

Approved: September 29, 2026

Philadelphia

Univest Bank, Souderton, Pennsylvania—to establish a de novo branch located at 5525 North 20th Street, Philadelphia, Pennsylvania.

Approved: October 1, 2026

San Francisco

First Pacific Bank, Whittier, California—to establish a branch at 74361 Highway 111, Palm Desert, California.

Approved: October 2, 2026

St. Louis

The Farmers & Merchants Bank, Stuttgart, Arkansas—to establish a branch at 17410 Chenal Parkway, Little Rock, Arkansas.

Approved: September 29, 2026

The Farmers & Merchants Bank, Stuttgart, Arkansas—to establish a branch at 11601 Pleasant Ridge Road, Little Rock, Arkansas.

Approved: September 29, 2026

Bank Holding Companies

Atlanta

Brightside Financial LLC, Allentown, Pennsylvania—to become a savings and loan holding company by acquiring Eureka Homestead Bancorp, Inc., and indirectly, its subsidiary savings and loan association, Eureka Homestead, both of Metairie, Louisiana, upon the election of Eureka Homestead to become a covered savings association.*

Withdrawn: September 22, 2026

*Addition

Chicago

Agricultural Banking Corporation, Paxton, Illinois—to acquire Buckley Bancorp, Inc., and thereby indirectly acquire Buckley State Bank, both of Buckley, Illinois.

Approved: October 1, 2026

Richmond

Client First Holdings, LLC, Coeburn, Virginia—to become a bank holding company by acquiring Client First Interim Bank (in formation) (CFIB) and Miners Exchange Bank (MEB), both of Coeburn, Virginia, through the merger of CFIB with and into MEB.

Approved: October 2, 2026

San Francisco

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.

Approved: October 2, 2026

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.

Approved: October 2, 2026

St. Louis

Peoples Bancorp, Inc., Newton, Illinois—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire Bancorp of Rantoul, Inc., and thereby indirectly acquire its subsidiary state nonmember bank, Bank of Rantoul, both of Rantoul, Illinois, in connection with the merger of Bank of Rantoul with and into The Peoples State Bank of Newton, Illinois, Newton, Illinois.

Granted: September 29, 2026

Bank Premises

Richmond

The Bank of Marion, Marion, Virginia—to increase its investment in bank premises.

Approved: September 28, 2026

St. Louis

First Security Bank, Searcy, Arkansas—to increase its investment in bank premises.

Approved: September 28, 2026

Banks, State Member

Chicago

Ally Bank, Sandy, Utah—to make a public welfare investment.

Approved: October 1, 2026

San Francisco

Western Alliance Bank, Phoenix, Arizona—to make a public welfare investment.*

Approved: September 25, 2026

*Addition

Western Alliance Bank, Phoenix, Arizona—to make a public welfare investment.*

Approved: September 21, 2026

*Addition

St. Louis

First Horizon Bank, Memphis, Tennessee—to make certain public welfare investments (three requests).

Approved: September 30, 2026

Change in Bank Control

Cleveland

Northwest Bancshares Inc., Columbus, Ohio—The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., Vanguard), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the Vanguard funds), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds of the common stock of Northwest Bancshares Inc., parent of Northwest Bank, Warren, Pennsylvania.

Permitted: September 28, 2026

Kansas City

Capitol Federal Financial, Inc., Topeka, Kansas—The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., Vanguard), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the Vanguard funds), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds of the common stock of Capitol Federal Financial, Inc., parent of Capitol Federal Savings Bank, Topeka, Kansas.

Permitted: September 28, 2026

Docking Bancshares, Inc., Arkansas City, Kansas—Judy O. Docking, Arkansas City, Kansas; Mary Ruth Johnson, Naperville, Illinois; and the William R. Docking Wife's Trust, Judy O. Docking and Brian Docking, as co-trustees, all of Arkansas City, Kansas, to join the Docking Family Control Group, a group acting in concert, to acquire voting shares of Docking Bancshares Inc. (the company). Brian Docking was previously permitted by the Federal Reserve System to acquire voting shares of the company in an individual capacity and as a member of the Docking Family Control Group. In addition, Jill S. Docking, Wichita, Kansas; Margery Docking Gavin, Denver, Colorado; and the Thomas R. Docking Family Trust, Jill S. Docking, as trustee, both of Wichita, Kansas, to retain voting shares of the company and join the Docking Family Control Group.

Permitted: October 2, 2026

First National Agency, Inc., Cimarron, Kansas—Kimberly J. Fairbank Family Trust, Trenton Fairbank, as trustee, Trenton L. and Sara M. Fairbank Revocable Trust, Trenton and Sara Fairbank, as 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, as 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, as co-trustees, to join the Butcher Family Control Group, a group acting in concert, to retain voting shares of 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 are members of the Butcher Family Control Group and were each previously permitted to acquire voting shares of First National Agency, Inc.

Permitted: October 2, 2026

Santa Fe Trail Banc Shares, Inc., Sublette, Kansas—Kimberly J. Fairbank Family Trust, Trenton Fairbank, as trustee, Trenton L. and Sara M. Fairbank Revocable Trust, Trenton and Sara Fairbank, as 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, as 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, as co-trustees, to join the Butcher Family Control Group, a group acting in concert, to retain voting shares of First National Agency, Inc., and thereby indirectly retain voting shares of First National Bank in Cimarron, Cimarron, Kansas.

Permitted: October 2, 2026

Santa Fe Trail Banc Shares, Inc., Sublette, Kansas—David Holloway and Jacob Holloway, both of Sublette, Kansas; Brett Holloway, Manhattan, Kansas; Matthew Holloway, Lake Worth, Florida; and Brooke Molz, Kiowa, Kansas; to join the Holloway Family Control Group,, a group acting in concert, to retain voting shares of Santa Fe Trail Banc Shares, Inc., and thereby indirectly retain voting shares of Centera Bank, Sublette, Kansas.

Permitted: October 2, 2026

New York

NBT Bancorp Inc., Norwich, New York—The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (collectively, Vanguard), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard, to acquire voting shares of NBT Bancorp Inc., and thereby indirectly acquire additional voting shares of NBT Bank, National Association, Norwich, New York.

Permitted: September 28, 2026

Richmond

City Holding Company, Charleston, West Virginia—The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., Vanguard), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the Vanguard funds), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds of the common stock of City Holding Company, parent of City National Bank of West Virginia, Charleston, West Virginia.

Permitted: September 28, 2026

Eagle Bancorp, Inc., Bethesda, Maryland—The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., "Vanguard"), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (the Vanguard funds), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds of the common stock of Eagle Bancorp, Inc., parent of EagleBank, Bethesda, Maryland.

Permitted: September 28, 2026

San Francisco

CVB Financial Corp., Ontario, California—The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., Vanguard), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (together, the Vanguard funds), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds of the common stock of CVB Financial Corp., parent of Citizens Business Bank, Ontario, California.

Permitted: September 28, 2026

Happen, Inc., San Francisco, California—The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., Vanguard), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (together, the Vanguard funds), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds of the common stock of Happen, Inc., parent of Happen Bank, National Association, Lehi, California (FKA LendingClub Corporation and LendingClub Bank, National Association, respectively).

Permitted: September 28, 2026

WaFd, Inc., Seattle, Washington—The Vanguard Group, Inc., Malvern, Pennsylvania, on behalf of itself, its subsidiaries and affiliates (together with The Vanguard Group, Inc., Vanguard), and the investment companies registered under the Investment Company Act of 1940, other pooled investment vehicles, and institutional accounts that are sponsored, managed, or advised by Vanguard (together, the Vanguard funds), for the Vanguard funds to increase the aggregate ownership position of the Vanguard funds of the common stock of Washington Federal, Inc., parent of Washington Federal Bank, Seattle, Washington.

Permitted: September 28, 2026

Extensions of Time

Secretary

Regulation O (Loans to Executive Officers, Directors, and Principal Shareholders of Member Banks)—extension of the comment period on the notice of proposed rulemaking to November 4, 2026.

Granted: October 2, 2026

Financial Holding Companies

Dallas

VBT Financial Corporation, San Antonio, Texas—election to become a financial holding company.

Effective: September 28, 2026

Membership

Kansas City

Carson Community Bank, Stilwell, Oklahoma—to become a member of the Federal Reserve System.

Approved: September 28, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 3, 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 October 3, 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
GREATER ROCHESTER BANCORP, INC.	Change in Bank Control	Gullace Generation Family Trust, Christopher Matthew Gullace as trustee, both of Delray Beach, Florida; to acquire voting shares of Greater Rochester Bancorp Inc., and thereby indirectly acquire voting shares of Genesee Regional Bank, both of Rochester, New York.	Newspaper: Federal Register:	10/27/2026 Not available

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:

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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 October 3, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 October 3, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
VICTORY BANCSHARES, INC.	Change in Bank Control	Interagency Notice of Change in Bank Control filed by Barbara J. Mouser, Ridgeway, Ohio, Ronald E. Mouser and Melissia J. Mouser, West Mansfield, Ohio, Jason L. Mouser and Denise E. Mouser, Ridgeway, Ohio, and Anita K. Mouser, Ridgeway, Ohio, as individuals and as members of the Mouser Family Control Group, to retain 10 percent or more of the outstanding shares of and thereby control Victory Bancshares, Inc., Mt. Victory, Ohio and thereby indirectly control Mt. Victory State Bank, Mt. Victory, Ohio	Newspaper: Federal Register:	10/23/2026 10/19/2026

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 October 3, 2026**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BURKE AND HERBERT BANK AND TRUST COMPANY	* Branch (Domestic)	Burke & Herbert Bank & Trust Company, Alexandria, Virginia to establish a branch at 1311 Dolley Madison Blvd., McLean, Virginia 22101.	Newspaper: Federal Register:	10/15/2026 Not applicable
HIGHLANDS COMMUNITY BANK	* Branch (Domestic)	Highlands Community Bank, Covington, Virginia, to establish a branch facility to be located at 1095 Old Roswell Road, Roswell, Georgia	Newspaper: Federal Register:	10/15/2026 Not applicable
HOMETRUST BANK	* 18C * Branch (Domestic)	HomeTrust Bank, Asheville, North Carolina, to merge with Blue Ridge Bank, National Association, Martinsville, Virginia, and thereby establish branches at the locations of Blue Ridge Bank, National Association's main office and branches.	Newspaper: Federal Register:	10/31/2026 Not applicable
JOHN MARSHALL BANK	* 18C * Branch (Domestic) Waiver	John Marshall Bank, Reston, Virginia to merge with Bank of Clarke, Berryville, Virginia, pursuant to Section 18c of the Federal Deposit Insurance Act and to establish branches pursuant to Section 9 of the Federal Reserve Act. Additionally, John Marshall Bancorp, Reston, Virginia, requests a waiver of an application pursuant to the Bank Holding Company Act with respect to its merger with Eagle Financial Services, Inc., Berryville, Virginia	Newspaper: Federal Register:	10/28/2026 Not applicable
UNITED COMMUNITY BANK	* Branch (Domestic)	United Community Bank, Greenville, South Carolina, to establish a branch at 915 Rep. John Lewis Way, Nashville, Tennessee.	Newspaper: Federal Register:	10/15/2026 Not applicable
UNITED COMMUNITY BANK	* Branch (Domestic)	United Community Bank, Greenville, South Carolina, to establish a branch at 3700 Dauphin Street, Mobile, Alabama.	Newspaper: Federal Register:	10/15/2026 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

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 October 3, 2026**

Filer	Filing Type	Filing Proposal	End of Comment Period	
TCB BANCSHARES, INC.	Change in Bank Control	Robert D. Cook, Watkinsville, Georgia, individually, and in his capacity as trustee of The Trust for Brad Cook under the Bobby & Anita Cook Living Trust, of Watkinsville, Georgia to retain voting shares of TCB Bancshares, Inc., and thereby indirectly retain voting shares of The Commercial Bank, both of Crawford, Georgia.	Newspaper: Federal Register:	10/07/2026 10/19/2026
Washington State Bancshares, Inc. Employee Stock Ownership Trust	* 3A1	Washington State Bancshares, Inc. Employee Stock Ownership Trust, Karen Rowe trustee; to become a bank holding company by acquiring additional voting shares, 25 percent or more, of Washington State Bancshares, Inc., and thereby indirectly acquiring additional voting shares of Washington State Bank, all of Washington, Louisiana.	Newspaper: Federal Register:	11/03/2026 11/09/2026

* 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

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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		

District: 7**Federal Reserve Bank of Chicago****Filings received during the week ending October 3, 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 10/28/2026
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah requests prior approval to make a public welfare investment, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
BANK OF PONTIAC	* 18C	Bank of Pontiac, Pontiac, Illinois to merge with OSB Community Bank, Ottawa, Illinois. As a result of the merger, Bank of Pontiac, Pontiac, Illinois will establish branch offices at 925 La Salle Street, Ottawa, Illinois; 125 W. Bluff Street, Marseilles, Illinois; and 1508 Creek Drive, Morris, Illinois.	Newspaper: Federal Register:	10/29/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 3, 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**

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 3, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
MISSOURI BANK, THE	* Branch (Domestic)	The Missouri Bank, Warrenton, Missouri, to establish a branch facility to be located at 1007 N. State Highway 47, Warrenton, Missouri.	Newspaper: Federal Register:	Not available 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 October 3, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 9

Federal Reserve Bank of Minneapolis

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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 October 3, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK7	* 18C	Bank7, Oklahoma City, Oklahoma, to merge with Century Bank, Santa Fe, New Mexico, and incident thereto, to establish branches in New Mexico.	Newspaper:	10/29/2026
	* Branch (Domestic)		Federal Register:	Not applicable
CORNERSTONE BANK	* 18C	Cornerstone Bank, York, Nebraska, to purchase substantially all the assets and assume substantially all the liabilities of the sole branch of the Bank of Steinauer, Steinauer, Nebraska, located at 215 Main Street, Steinauer, Nebraska, and incident thereto establish a branch.	Newspaper:	11/05/2026
	* Branch (Domestic)		Federal Register:	Not applicable

District: 10

Federal Reserve Bank of Kansas City

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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 October 3, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
TEXAS FIRST BANK	* Branch (Domestic)	Texas First Bank, Texas City, Texas to establish a branch located at 28850 Tomball Pkwy, Tomball, TX 77375	Newspaper:	10/15/2026
			Federal Register:	Not applicable

District: 11

Federal Reserve Bank of Dallas

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262358	AMERICAN ST BK, ARP, TEXAS	05/08/2026	01/12/2026	S	Int Small Bank
980960	BENCHMARK BK, PLANO, TEXAS	11/30/2025	08/04/2025	S	Int Small Bank
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 October 3, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANC OF CALIFORNIA	Public Welfare Investment	Banc of California, Los Angeles, California proposes to make to a \$7 million public welfare investment in Enterprise Preservation Fund VI LLC.	Newspaper: Federal Register:	Not applicable Not applicable
STATE BANCORP NORTHWEST	Change in Bank Control	Gregory S. Deckard, Spokane, Washington; to acquire additional voting shares of State Bancorp Northwest, and thereby indirectly acquire voting shares of State Bank Northwest, both of Spokane Valley, Washington.	Newspaper: Federal Register:	Not available 10/23/2026

District: 12

Federal Reserve Bank of San Francisco

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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		