



FEDERAL RESERVE RELEASE

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

No. 42 Week ending October 17, 2026

Board Actions

Enforcement

Gardner Bancshares, Inc., and Small Business Bank, both of Lenexa, Kansas—(1) cease-and-desist order dated September 1, 2023, and (2) cease-and desist order dated November 13, 2024, and prompt corrective action dated June 29, 2026, for Small Business Bank, all terminated October 13, 2026.

Announced: October 16, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

St. Louis

Carroll Bank and Trust, Huntingdon, Tennessee—to establish a branch at 123 Commons Drive, Martin, Tennessee.

Approved: October 15, 2026

First Security Bank, Searcy, Arkansas—to establish a branch at 6600 Chad Colley Boulevard, Fort Smith, Arkansas.

Approved: October 15, 2026

Bank Holding Companies

Kansas City

UBT Bancshares, Inc. (UBT), Marysville, Kansas—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire Bank of Commerce (BOC), Chanute, Kansas, in connection with the merger of BOC with and into UBT's subsidiary state member bank, United Bank & Trust, Marysville, Kansas.*

Granted: October 8, 2026

*Addition

San Francisco

JGS Jr. Family Holding Corporation, Salt Lake City, 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 16, 2026

Western Alliance Bancorporation, Phoenix, Arizona—relief from certain commitments.*

Granted: September 29, 2026

*Addition

Secretary

First Financial Bancorp, Cincinnati, Ohio—waiver of filing requirement under section 3 of the Bank Holding Company Act to merge with Finward Bancorp and thereby indirectly acquire its subsidiary state nonmember bank, Peoples Bank, both of Munster, Indiana, in connection with the merger of Peoples Bank with and into First Financial Bancorp's subsidiary state member bank, First Financial Bank, Cincinnati, Ohio.*

Granted: October 9, 2026

*Addition

Bank Mergers

Kansas City

United Bank & Trust, Marysville, Kansas—to merge with Bank of Commerce, Chanute, Kansas, and to retain the acquired facilities as branches.*

Approved: October 8, 2026

*Addition

Secretary

First Financial Bank, Cincinnati, Ohio—to merge with Peoples Bank, Munster, Indiana, and thereby establish branches at the main office and branches of Peoples Bank.*

Approved: October 9, 2026

*Addition

Banks, Foreign

New York

ICICI Bank Limited, Mumbai, India—to establish a representative office in Seattle, Washington, pursuant to section 211.24(a) of the Board's Regulation K.*

Reviewed and no objection: October 8, 2026

*Addition

Banks, State Member

St. Louis

Renasant Bank, Tupelo, Mississippi—to make a public welfare investment.*

Approved: October 7, 2026

*Addition

Change in Bank Control

Atlanta

Andrew Johnson Bancshares, Inc., Greeneville, Tennessee—Brandon Cordell Hull; Paige McDonald Hull; the Irrevocable Trust for Laura Caroline Hull, Brandon C. Hull and Leslie A. Hull, as trustees; the Irrevocable Trust for Meredith Grace Hull, Brandon C. Hull and Leslie A. Hull, as trustees; the Irrevocable Trust for Thomas Gray Cordell Hull, Brandon C. Hull and Leslie A. Hull, as trustees; and Helge E. Hull, all of Greeneville, Tennessee; the Leslie A. Hull Revocable Living Trust, Leslie A. Hull, as trustee, Knoxville, Tennessee; Leslie Clare Duenas, Katy, Texas; Thomas George Hull Welsch, Oxford, United Kingdom; John A. Welsch, Pawleys Island, South Carolina; Harry Toulmin McDonald Jr., Highlands, North Carolina; and Harry Toulmin McDonald III, Athens, Georgia, as a group acting in concert, to retain voting shares of Andrew Johnson Bancshares, Inc., and thereby indirectly retain voting shares of Andrew Johnson Bank, Greeneville, Tennessee.

Permitted: October 15, 2026

Philadelphia

WSFS Financial Corporation, Wilmington, Delaware—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 WSFS Financial Corporation, parent of Wilmington Savings Fund Society, FSB, Wilmington, Delaware.*

Permitted: September 28, 2026

*Addition

St. Louis

First National Financial Corporation, McGehee, Arkansas—the Carl F. Lucky Jr. Survivor Trust, Jane Lucky, as trustee, both of McGehee, Arkansas; Virginia Abernathy, Rogers, Arkansas; the Arthur S. Lucky Revocable Trust, Arthur Lucky as trustee, both of Chesterfield, Missouri; Laura Lucky Batey, Bentonville, Arkansas; Carl Lucky III, Diane Lucky, and Susan White, all of Monticello, Arkansas; and Alesia Lucky, McGehee, Arkansas, to join the Lucky Family Control Group, a group acting in concert, to retain voting shares of First National Financial Corporation and thereby indirectly retain voting shares of First NaturalState Bank, McGehee, Arkansas.

Permitted: October 15, 2026

Midwest Regional Bancorp, Inc., Festus, Missouri—the Michael F. Bender Revocable Living Trust and the Diane M. Bender Revocable Living Trust, Michael F. Bender, individually and as co-trustee of both trusts, Diane M. Bender as co-trustee of both trusts, Abby Kimrey, and Jordan Kimrey, all of Farmington, Missouri; Tyler Bender and Kelly Bender, both of Webster Groves, Missouri; and Jacob Bender, individually and as manager of JJB Capital, LLC, both of Dallas, Texas, as a group acting in concert, to acquire voting shares of Midwest Regional Bancorp, Inc., and thereby indirectly acquire voting shares of Midwest Regional Bank, Clayton, Missouri.

Returned: October 16, 2026

Extensions of Time

Director, S&R

Morgan Stanley, New York, New York—extension of time to conform or divest a merchant banking investment.

Granted: October 15, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 17, 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 17, 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

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3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	07/12/2026	08/25/2025	NI	Int Small Bank
722816	SOLVAY BK, SOLVAY, NEW YORK	02/26/2026	10/06/2025	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CNB BANK	* Branch (Domestic)	CNB Bank, Clearfield, Pennsylvania -- to establish a de novo branch located at 2157 Penfield Road, Penfield, New York.	Newspaper: Federal Register:	Not available Not applicable
CNB BANK	* Branch (Domestic)	CNB Bank, Clearfield, Pennsylvania -- to establish a de novo branch located at 1401 Van Winkle Avenue NW, Christiansburg, Virginia.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

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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 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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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
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 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FARMERS BANK OF APPOMATTOX, THE	Premises	Farmers Bank of the Appomattox, Appomattox, Virginia, to increase its investment in bank premises in the amount of \$8,001,263.00	Newspaper: Federal Register:	Not applicable Not applicable
UNITED COMMUNITY BANK	* Branch (Domestic)	United Community Bank, Greenville, South Carolina, to establish a branch at 1950 NW 87TH Avenue, Unit 10, Doral, Florida.	Newspaper: Federal Register:	10/30/2026 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.

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

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2787770	BANK OF THE JAMES, LYNCHBURG, VIRGINIA	11/20/2025	05/27/2025	S	Int Small Bank
886624	CLEAR MNT BK, BRUCETON MILLS, WEST VIRGINIA	07/17/2026	02/23/2026	S	Int Small Bank
3274709	COASTAL STS BK, HILTON HEAD ISLAND, SOUTH	04/06/2025	10/21/2024	S	Int Small Bank
713926	FARMERS & MERCHANTS BK, TIMBERVILLE, VIRGINIA	03/02/2026	09/22/2025	S	Int Small Bank
899428	FIRST BK, STRASBURG, VIRGINIA	04/04/2026	06/23/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending October 17, 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 1200 Corporate Dr, Suite 200, Hoover, AL 35242.	Newspaper: Federal Register:	10/19/2026 Not applicable
TCB BANCSHARES, INC.	Change in Bank Control	The Charles Clifford Brooks, Jr. Living Trust, Charles Clifford Brooks, Jr, as trustee, both of Lexington, Georgia; Justin D. Brooks of Athens, Georgia; the Robbie B. Paine Living Trust and the William F. Paine Living Trust, each of Statham, Georgia, William F. Paine and Robbie B. Paine, both of Statham, Georgia, as co-trustees of both the Robbie B. Paine Living Trust and the William F. Paine Living Trust; all to join the Brooks Family Group, a group acting in concert, 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:	11/11/2026 11/06/2026

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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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 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 7**Federal Reserve Bank of Chicago**

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

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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 October 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 8

Federal Reserve Bank of St. Louis

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719656	CALLAWAY BK, FULTON, MISSOURI	01/11/2026	10/06/2025	S	Int Small Bank
192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	03/23/2026	12/01/2025	S	Int Small Bank
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 17, 2026**

Filer	Filing Type	Filing Proposal	End of Comment Period	
Bonanza Valley Acquisitions, Inc.	* 3A1	Bonanza Valley Acquisitions, Inc., Brooten, Minnesota, to become a bank holding company by acquiring Bonanza Valley State Bank, Brooten, Minnesota	Newspaper: Federal Register:	Not available Not available
FIRST SOUTHEASTERN BANC GROUP, INC.	Change in Bank Control	The Jerome and Barbara Bushman Lifetime Bank Stock Revocable Trust dated December 5, 2023, as amended (the "Lifetime Bank Stock Trust"), Naples, Florida, and Tia G. Bushman, Plymouth, Minnesota, Mitchell Bushman, Hatley, Wisconsin, individually and as co-trustees of the Lifetime Bank Stock Trust, and Barbara A. Bushman, Naples, Florida, as co-trustee of the Lifetime Bank Stock Trust, to join the Bushman Family Group, a group acting in concert, to retain shares of First Southeastern Banc Group, Inc., Harmony, Minnesota and thereby retain shares of First Southeast Bank, Harmony, Minnesota.	Newspaper: Federal Register:	11/01/2026 Not available
FIRST STATE BANK SOUTHWEST	* Branch (Domestic)	First State Bank Southwest, Pipestone, Minnesota, to establish a branch facility to be located at 224 N. Cliff Avenue, Harrisburg, South Dakota, 57032.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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2631846	NORTH AMER BKG CO, ROSEVILLE, MINNESOTA	10/13/2025	06/09/2025	S	Int Small Bank
450959	SECURITY FNCL BK, DURAND, WISCONSIN	11/10/2025	05/05/2025	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

District: 10**Federal Reserve Bank of Kansas City****Filings received during the week ending October 17, 2026**

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST PRYORITY BANK	* Branch (Domestic)	First Pryority Bank, Pryor, Oklahoma, to establish a branch located at 2122 West Main Street, Norman, Oklahoma.	Newspaper: Federal Register:	10/30/2026 Not applicable
MARION BANCSHARES, INC.	Change in Bank Control	Barbara M. King Revocable Trust Dated August 25, 1997, Prairie Village, Kansas, Barbara M. King, Leawood, Kansas, trustee; Meredith L. McLiney 1997 Revocable Trust, Prairie Village, Kansas, Meredith McLiney Mason, Leawood, Kansas, trustee; Casey P. McLiney 2000 Revocable Trust, Prairie Village, Kansas, Jane S. McLiney, Prairie Village, Kansas, trustee; Robin S. McLiney 1997 Revocable Trust, Prairie Village, Kansas, Jane S. McLiney, Prairie Village, Kansas, and Joseph A. McLiney, Jr., Prairie Village, Kansas, co-trustees; Joseph A. McLiney, Jr. Trust Dated January 21, 1991, Prairie Village, Kansas, Joseph A. McLiney, Jr., Prairie Village, Kansas, trustee; Joseph A. McLiney, III Revocable Trust, Prairie Village, Kansas, Joseph A. McLiney, Jr., Prairie Village, Kansas, trustee; Larkin L. McLiney Revocable Trust, Prairie Village, Kansas, Joseph A. McLiney, Jr., Prairie Village, Kansas, trustee; Gavin S. McLiney Revocable Trust, Prairie Village, Kansas, Joseph A. McLiney, Jr., Prairie Village, Kansas, trustee; Evelyn J. O'Reilly, Mission Hills, Kansas; Patrick E. O'Reilly, Mission Hills, Kansas; and Robin S. O'Reilly, Mission Hills, Kansas, as custodian for a minor child; to become members of the McLiney Family Group, a group acting in concert, to retain voting shares of Marion Bancshares, Inc., and thereby indirectly retain voting shares of The Marion National Bank, both of Marion, Kansas.	Newspaper: Federal Register:	11/10/2026 11/09/2026

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
SECURITY BANCSHARES CORPORATION	Listed DeNovo	Security Bancshares Corporation, Wewoka, Oklahoma, proposes to engage in lending activities pursuant to section 225.28(b)(1) of Regulation Y, and acquiring debt in default pursuant to section 225.28(b)(vii) of Regulation Y.	Newspaper: Federal Register:	Not applicable 11/09/2026

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 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

Filings received during the week ending October 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
Upstart Holdings, Inc.	* 3A1 Listed Going Concern Election (Domestic)	Upstart Holdings, Inc., Burlingame, California, to become a bank holding company by acquiring Upstart Bank, National Association, Wilmington, Delaware, and to retain UP SP Gemini JV LLC, Dover, Delaware; Upstart Network, Inc., ACM Uprise Direct Borrower Trust II, ACM Uprise Direct Purchaser Trust, ACM Upstart Uprise 2024 JV LLC, BOAC ACM Uprise GS Pledgor LLC, BOAC Up Owl Night E 2025 JV LLC, BOAC Up Owl Night E Purchaser Trust, CB UNI Consumer Intermediate LLC, CB UNI Consumer JV LLC, CB UNI Consumer Trust, CB UNI Flow Intermediate LLC, CB UNI Flow JV LLC, CB UNI Flow Trust, CF UPST Holdings 2 LLC, CF UPST Holdings LLC, CF UPST Trust, CF UPST Trust 2, CF USPL Trust 2026-1, Mars Downstop Loan Holding Trust, Mars Downstop Loan Holding Trust II, Mars Downstop Loan Holding Trust II-B, Mars Downstop Loan Holding Trust II-C, Mars Downstop Loan Holding Trust II-D, Mars Downstop Loan Holding Trust II-E, Mars Downstop Loan Purchaser Trust, Mars Downstop Loan Purchaser Trust II, UAT III Depositor Trust, UAT IV Depositor Trust, UAT IV Grantor Trust, Series 2026-A1, UP Da Vinci JV LLC, UP Da Vinci Purchaser Trust, UP Dogwood Trust, UP Green Ash Trust, UP Juniper JV LLC, UP Juniper Purchaser Trust, UP Michelangelo Trust, UP Palm Trust, UP Raphael Trust, UP SP Gemini Funding Trust, UP SP Gemini Purchaser Trust, Upstart Asset Trust III, Upstart Asset Trust IV, Upstart Auto Trust, Upstart Auto Warehouse Trust 2, Upstart Auto, LLC, Upstart Funding Grantor Trust 2023-2, Upstart	Newspaper: Federal Register:	11/01/2026 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
Upstart Holdings, Inc.		Funding Grantor Trust 2023-3, Upstart Funding Grantor Trust 2024-1, Upstart Funding Grantor Trust 2025-1, Upstart Funding Grantor Trust 2025-2, Upstart Funding Grantor Trust 2025-3, Upstart Funding Grantor Trust 2025-4, Upstart Funding Grantor Trust 2026-1, Upstart Funding Grantor Trust 2026-2, Upstart Funding Grantor Trust 2026-3, Upstart Funding Grantor Trust 2026-4, Upstart Funding II, LLC, Upstart Funds GP, LLC, Upstart Gemini Reserve Trust, Upstart HELOC Borrower I, LLC, Upstart HELOC Trust, Upstart Loan Trust, Upstart Loan Trust 2, Upstart Network Trust, Upstart Purchaser Trust, Upstart RR Funding 2019-1, LLC, Upstart RR Funding 2019-2, LLC, Upstart Securitization Trust 2023-2, Upstart Securitization Trust 2023-3, Upstart Securitization Trust 2024-1, Upstart Securitization Trust 2025-1, Upstart Securitization Trust 2025-2, Upstart Securitization Trust 2025-3, Upstart Securitization Trust 2025-4, Upstart Securitization Trust 2026-1, Upstart Securitization Trust 2026-2, Upstart Securitization Trust 2026-3, Upstart Securitization Trust 2026-4, Upstart Small Dollar Loan Trust, Upstart Ursa Trust, Upstart Ursa Trust II, Upstart Ursa Trust III, Upstart Ursa Trust IV, Virgo Reserve Trust, WUP Auto Copia LLC, and WUP Auto Copia Purchaser Trust, all of Wilmington, Delaware, and thereby continue to extend credit and service loans pursuant to section 225.28(b)(1), engage in asset management, servicing, and collection activities	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 17, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
Upstart Holdings, Inc.		pursuant to section 225.28(b)(2)(vi), and engage in data processing, storing, and furnishing services pursuant to section 225.28(b)(14)(i)(A) of Regulation Y.	

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		