



FEDERAL RESERVE RELEASE

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

No. 43 Week ending October 24, 2026

Updated: October 30, 2026

Board Actions

None

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 14210 Potranco Road, San Antonio, Texas.

Approved: October 22, 2026

Texas First Bank, Texas City, Texas—to establish a branch at 28850 Tomball Parkway, Tomball, Texas.

Approved: October 22, 2026

Richmond

Burke & Herbert Bank & Trust Company, Alexandria, Virginia—to establish a branch at 1311 Dolley Madison Boulevard, McLean, Virginia.

Approved: October 22, 2026

Highlands Community Bank, Covington, Virginia—to establish a branch at 1095 Old Roswell Road, Roswell, Georgia.

Approved: October 22, 2026

United Community Bank, Greenville, South Carolina—to establish a branch at 915 Representative John Lewis Way, Nashville, Tennessee.

Approved: October 22, 2026

United Community Bank, Greenville, South Carolina—to establish a branch at 3700 Dauphin Street, Mobile, Alabama.

Approved: October 22, 2026

Bank Holding Companies

Cleveland

Middlefork Financial Group, Hyden, Kentucky—to engage in community development activities pursuant to section 225.28(b)(1) of the Board's Regulation Y.

Approved: October 20, 2026

Dallas

Journey Financial Group, Inc., Montgomery, Texas—to become a bank holding company by acquiring Lone Star Bank, Houston, Texas.

Approved: October 23, 2026

Minneapolis

Bank Forward Employee Stock Ownership Plan and Trust, Fargo, North Dakota—to acquire voting shares of Security State Bank Holding Company and thereby indirectly acquire voting shares of Bank Forward, both of Fargo, North Dakota.

Approved: October 23, 2026

Profinium Financial Holdings, Inc., Fairmont, Minnesota—to acquire F&M Community Bank, N.A., Preston, Minnesota.

Approved: October 22, 2026

Change in Bank Control

Chicago

AgCom Holdings, Inc., Maxwell, Iowa—Bradley C. Hanson, Sioux Falls, South Dakota, to acquire voting shares of AgCom Holdings, Inc., and thereby indirectly acquire voting shares of Maxwell State Bank, Maxwell, Iowa.

Permitted: October 21, 2026

Burt Bancshares, Inc., Burt, Iowa—William D. Mullins Revocable Trust, William D. Mullins as trustee, and the Janice M. Mullins Revocable Trust, Janice M. Mullins, as trustee, all of Algona, Iowa, to join the Bierstedt Family Control Group, a group acting in concert, to acquire voting shares of Burt Bancshares, Inc., and thereby indirectly acquire voting shares of Security State Bank, Algona, Iowa.

Permitted: October 22, 2026

Membership

Minneapolis

Oakwood Bank, Pigeon Falls, Wisconsin—to become a member of the Federal Reserve System.

Approved: October 23, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

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

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

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

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

O = Outstanding

S = Satisfactory

NI = Needs to improve

SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1004470	BANKHOMETOWN, OXFORD, MASSACHUSETTS	07/25/2026	03/02/2026	S	Int Small Bank
228000	FRANKLIN SVG BK, FARMINGTON, MAINE	12/07/2025	08/18/2025	O	Int Small Bank
886204	WATERTOWN SVG BK, WATERTOWN,	05/08/2026	01/26/2026	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

District: 2

Federal Reserve Bank of New York

Filings received during the week ending October 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 24, 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
ORRSTOWN BANK	* Branch (Domestic)	Orrstown Bank, Harrisburg, PA -- to establish a de novo branch located at 811 North Prince Street, Lancaster, Pennsylvania.	Newspaper: Federal Register:	11/04/2026 Not applicable

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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 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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District: 4

Federal Reserve Bank of Cleveland

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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 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNITED BANK	* Branch (Domestic)	United Bank, Fairfax, Virginia notice to establish a branch at 218 Royal Palm Way, Suite 200, Palm Beach, Florida 33480	Newspaper:	11/02/2026
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

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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 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
Newington Bancshares, Inc.	* 3A1	Newington Bancshares, Inc. to become a bank holding company by acquiring outstanding shares of Bank of Newington, both of Newington, Georgia.	Newspaper: Federal Register:	Not available 11/27/2026
SOUTHERN NATIONAL CORPORATION	Change in Bank Control	Dillon Michael Roland and Charles Garrett Roland, both of Andalusia, Alabama; to join the Roland Family Group, a group acting in concert, to retain voting shares of Southern National Corporation, and thereby indirectly retain voting shares of CCB Community Bank, both of Andalusia, Alabama.	Newspaper: Federal Register:	11/13/2026 11/09/2026

* 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 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
ITASCA BANCORP INC.	Change in Bank Control	Jacob Edward Schubert, Itasca, Illinois; and Devon Mensching Schubert, as Custodian for a minor child, Itasca, Illinois, to join the Mensching Family Control Group, and acquire the voting shares of Itasca Bancorp, Inc and thereby indirectly acquire the voting shares of Itasca Bank and Trust Company, both of Itasca, Illinois.	Newspaper: Federal Register:	Not available Not available

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

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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

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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719656	CALLAWAY BK, FULTON, MISSOURI	01/11/2026	10/06/2025	S	Int Small Bank
192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	03/23/2026	12/01/2025	S	Int Small Bank
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 24, 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 11/23/2026
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 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CMJR INVESTMENTS, INC.	Change in Bank Control	Richard D. Burns, Lyndon, Kansas, and Janet C. Walsh, Osage City, Kansas, to acquire voting shares of CMJR Investments, Inc. (CMJR), and thereby indirectly acquire voting shares of The Lyndon State Bank (LSB), both of Lyndon, Kansas. In addition, Patrick G. Walsh, Osage City, Kansas, and Carmen M. Burns, Lyndon, Kansas, to join the Burns Family Control Group (BFCG), a group acting in concert, and retain voting shares of CMJR, and thereby indirectly retain voting shares of LSB. Mr. Burns and Mrs. Walsh are members of the BFCG.	Newspaper:	11/11/2026
			Federal Register:	11/13/2026
EQUITY BANK	* Branch (Domestic)	Equity Bank, Andover, Kansas, to establish a branch located at 930 S. Kansas Avenue, Liberal, Kansas.	Newspaper:	Not available
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
POINTBANK	* Branch (Domestic)	PointBank, Pilot Point, Texas, to establish a branch located 49 Arta Drive, Westlake, Texas 76262	Newspaper: Federal Register:	10/31/2026 Not applicable
WESTSTAR BANK	* 18C	WestStar Bank, El Paso, Texas, to merge Southwest Capital Bank, Albuquerque, New Mexico, with and into WestStar Bank, and thereby establish branches at the locations of Southwest Capital Bank's main office and branches.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 24, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
E.SUN COMMERCIAL BANK, LIMITED	Branch/Agency/CLC	E.SUN Commercial Bank, Limited, Taipei, Taiwan, to establish a branch office in Plano, Texas, pursuant to Section 7(d) of the International Banking Act.	Newspaper: Federal Register:	Not available Not applicable
FIRST UTAH BANCORPORATIO N	Change in Bank Control	The Scott M. Browning Legacy Trust, with Sally W. Browning and Robert Tanzer Wallace Browning as trustees, all of Salt Lake City, Utah; to join the Browning Family Group, a group acting in concert, to retain voting shares of First Utah Bancorporation, and thereby indirectly retain voting shares of First Utah Bank, both of Salt Lake City, Utah. Sally W. Browning is a member of the Browning Family Group and was previously permitted by the Federal Reserve System to acquire and retain voting shares of First Utah Bancorporation.	Newspaper: Federal Register:	11/10/2026 11/16/2026

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		