FEDERAL RESERVE RELEASE

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

No. 44 Week ending October 31, 2026



Board Actions

Bank Holding Companies

The Bank of Nova Scotia, Toronto, Canada—to become a bank holding company by acquiring Maple Financial Holdings, Inc., Dallas, Texas, and thereby indirectly acquiring MapleMark Bank, Tulsa, Oklahoma.

Announced: October 29, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

M C Bank & Trust Company, Morgan City, Louisiana—to establish a branch at 1200 Corporate Drive, Hoover, Alabama.
Approved: October 26, 2026

Philadelphia

CNB Bank, Clearfield, Pennsylvania—to establish a branch at 2157 Penfield Road, Penfield, New York.
Approved: October 30, 2026

St. Louis

The Missouri Bank, Warrenton, Missouri—to establish a branch at 1007 North State Highway 47, Warrenton, Missouri.
Approved: October 26, 2026

Bank Holding Companies

Atlanta

Southern National Corporation, Andalusia, Alabama—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire The Samson Banking Company, Inc. (SBC), Samson, Alabama, in connection with the merger of SBC with and into CCB Community Bank, Andalusia, Alabama.*
Granted: October 21, 2026
*Addition

Chicago

HBT Financial Inc., Bloomington, Illinois—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire Tri-County Financial Group, Inc., and thereby indirectly acquire its subsidiary state nonmember bank, First State Bank, both of Mendota, Illinois, in connection with the merger of First State Bank with and into Heartland Bank and Trust Company, Bloomington, Illinois.
Granted: October 26, 2026

Director, S&R

Pacific National Bank, Miami, Florida—Stephen H. Deckoff, Mounir Nahas, Stephen E. Deckoff, and John Deckoff, limited relief from certain commitments.*
Approved: October 20, 2026
*Addition

Kansas City

Banner County Ban Corporation Employee Stock Ownership Plan and Trust, Harrisburg, Nebraska—to acquire voting shares of Banner County Ban Corporation and thereby indirectly acquire additional shares of Banner Capital Bank, both of Harrisburg, Nebraska.
Approved: October 28, 2026

Equity Bancshares, Inc., Wichita, Kansas—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire Lincoln Bancorp and its subsidiary state nonmember bank, Lincoln Savings Bank (LSB), both of Reinbeck, Iowa, in connection with the merger of LSB with and into Equity Bank, Andover, Kansas.*
Granted: October 22, 2026
*Addition

Security Bancshares Corporation, Wewoka, Oklahoma—to acquire The State Bank of Wynnewood, Wynnewood, Oklahoma.
Approved: October 28, 2026

St. Louis

Parkside Financial, Inc., Clayton, Missouri—waiver of filing requirement under section 3 of the Bank Holding Company Act to merge with First American Bancorp and thereby indirectly acquire its subsidiary state member bank, First American State Bank (FASB), both of Greenwood Village, Colorado, in connection with the merger of FASB with and into Parkside Financial Bank & Trust, Clayton, Missouri.*
Granted: October 20, 2026
*Addition

Bank Mergers

Kansas City

Equity Bank, Andover, Kansas—to merge with Lincoln Savings Bank, Reinbeck, Iowa, and thereby establish branches in Iowa.*
Approved: October 22, 2026
*Addition

Banks, State Member

Chicago

CIBC Bank USA, Chicago, Illinois—to make a public welfare investment.
Approved: October 30, 2026

CIBC Bank USA, Chicago, Illinois—to make a public welfare investment.
Approved: October 27, 2026

Dallas

Charles Schwab Bank, SSB, Westlake, Texas—to make a public welfare investment.*
Approved: October 21, 2026
*Addition

Secretary

First Financial Bank, Cincinnati, Ohio—to make two public welfare investments.
Approved: October 30, 2026

Manufacturers and Traders Trust Company, Buffalo, New York—to make a public welfare investment.
Approved: October 26, 2026

The Northern Trust Company, Chicago, Illinois—to make a public welfare investment.
Approved: October 29, 2026

Change in Bank Control

Chicago

First Lena Corporation, Lena, Illinois—Jamie A. Hagenow, Verona, Wisconsin; Carrie E. Jones, Platteville, Wisconsin; Valerie Battisti, Palatine, Illinois; Baline Stamm, and the Jeffrey L. Stamm Trust, Jeffrey L. Stamm, as trustee, all of Lena, Illinois; the Cali R. Lelle Trust A, Cali R. Lelle, as trustee; and the Cali Lelle Revocable Living Trust, Cali R. Lelle and Larry Lelle, as co-trustees, all of Arlington Heights, Illinois, to join the Lelle-Stamm Family Group, a group acting in concert, to retain voting shares of First Lena Corporation and thereby indirectly retain voting shares of Citizens State Bank, Lena, Illinois.
Permitted: October 27, 2026

Pioneer Development Company, Sergeant Bluff, Iowa—the Shennen S.C. Saltzman Irrevocable Bank Trust, Shennen Saltzman, as trustee, and the Saltzman Legacy Bank Trust, Theodore S.C. Saltzman, as trustee, all of Dakota Dunes, South Dakota; and the Sundae M. Haggerty Irrevocable Trust, Sundae Haggerty as trustee, both of South Sioux City, Nebraska, to join the Saltzman Family Control Group, a group acting in concert, to acquire voting shares of Pioneer Development Company and thereby indirectly acquire voting shares of Pioneer Bank, Sergeant Bluff, Iowa. In addition, the First Amended and Restated Theodore G. Saltzman Jr. Bank Trust, M. Colleen Saltzman, as trustee, both of Dakota Dunes, South Dakota, and Sundae Haggerty as trust protector of the aforementioned trust, South Sioux City, Nebraska, to retain voting shares of Pioneer Development Company and thereby indirectly retain voting shares of Pioneer Bank.
Permitted: October 30, 2026

Kansas City

Carleton Agency, Inc., Carleton, Nebraska—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, Carleton, Nebraska. Michael Van Cleef has previously been permitted by the Federal Reserve System to acquire voting shares of Carleton Agency, Inc., in his individual capacity.
Permitted: October 28, 2026

Republic Bancshares, Inc., Russell, Kansas—Thomas Ruggels, Steilacoom, Washington; Deena Ruggels and Brady Ruggels, both of Russell, Kansas, to join the Ruggels Family Group, a group acting in concert, to retain voting shares of Republic Bancshares, Inc., and thereby indirectly retain voting shares of Southwind Bank, Natoma, Kansas.
Permitted: October 27, 2026

Minneapolis

Lake Elmo Bancshares, Inc., Lake Elmo, Minnesota—Rachel Elizabeth Bonsall, New York City, New York, to join the Raleigh Family Control 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, Lake Elmo, Minnesota.
Permitted: October 30, 2026

Financial Holding Companies

Richmond

Forbright, Inc., Chevy Chase, Maryland—election to become a financial holding company.
Effective: October 27, 2026

International Operations

Secretary

State Street Bank and Trust Company (SSBT) and State Street International Holdings (SSIH), both of Boston, Massachusetts—waiver of the remainder of the prior notice periods for (1) State Street Bank International GmbH (SSBI), Munich, Germany, to establish a branch in Dublin, Ireland, and (2) to make an investment in State Street International Holdings UK Limited and SSBI.
Reviewed and no objection: October 30, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending October 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
The Business Bancorp, Inc.	* 3A1	The Business Bancorp, Inc., South Burlington, Vermont, to become a bank holding company by acquiring The Business Bank, South Burlington, Vermont, pursuant to section 3(a)(5)(C) of the Bank Holding Company Act of 1956, as amended, and section 225.17 of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

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

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

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

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

O = Outstanding
S = Satisfactory
NI = Needs to improve
SN = Substantial noncompliance

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

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending October 31, 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
POPULAR BANK	* Branch (Domestic)	Popular Bank, New York, New York, to establish a branch office to be located at 2023 3rd Avenue, New York, New York.	Newspaper: Federal Register:	11/05/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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

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

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

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

O = Outstanding
S = Satisfactory
NI = Needs to improve
SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	07/12/2026	08/25/2025	NI	Int Small Bank
722816	SOLVAY BK, SOLVAY, NEW YORK	02/26/2026	10/06/2025	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending October 31, 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 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

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

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

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

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

O = Outstanding
S = Satisfactory
NI = Needs to improve
SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2785477	ASIAN BK, PHILADELPHIA, PENNSYLVANIA	11/14/2025	06/02/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending October 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

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

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

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

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

O = Outstanding
S = Satisfactory
NI = Needs to improve
SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
495419	CITIZENS BK OF KY, PAINTSVILLE, KENTUCKY	08/09/2026	12/01/2025	O	Int Small Bank
604024	MINSTER BK, MINSTER, OHIO	03/15/2026	10/14/2025	O	Int Small Bank
498317	OHIO VALLEY BK CO, GALLIPOLIS, OHIO	02/14/2026	03/31/2025	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending October 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CLEAR MOUNTAIN BANK, INC.	Premises	Clear Mountain Bank, Bruceton Mills, West Virignia, to increase its investment in bank premises in the amount of $1,400,000.	Newspaper: Federal Register:	Not applicable 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		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending October 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
Brighton Capital Corporation	* 3A1	Brighton Capital Corporation, Alpharetta, Georgia, to become a bank holding company by merging with Hazlehurst Investors, Inc., and thereby indirectly acquiring Bank of Hazelhurst, both of Hazlehurst, Georgia.	Newspaper: Federal Register:	11/27/2026 12/03/2026
MACON BANCTRUST, INC.	Change in Bank Control	Hugh Wayne Clark, Red Boiling Springs, Tennessee; to acquire additional voting shares of Macon Banctrust, Inc., and thereby indirectly acquire voting shares of Macon Bank and Trust Company, both of Lafayette, Tennessee.	Newspaper: Federal Register:	11/11/2026 11/18/2026

* 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
SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2877345	INSBANK, NASHVILLE, TENNESSEE	02/09/2026	11/03/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending October 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BUSEY BANK	Public Welfare Investment	Busey Bank, Champaign, Illinois requests prior approval to make a public welfare investment, pursuant to H 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

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	10/06/2025	S	Int Small Bank

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending October 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARROLL BANK AND TRUST	Premises	Carroll Bank and Trust, Huntingdon, Tennessee, to increase its investment in bank premises in the amount of $8.5 million.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST HORIZON BANK	* Branch (Domestic)	First Horizon Bank, Memphis, Tennessee, to establish a branch facility to be located at 919 Division Street, Nashville, Tennessee	Newspaper: Federal Register:	11/14/2026 Not applicable
RENASANT BANK	Public Welfare Investment	Renasant Bank, Tupelo, Mississippi, requests approval to make a public welfare investment of up to $16,313,423, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
RENASANT BANK	Public Welfare Investment	Renasant Bank, Tupelo, Mississippi, requests approval to make a public welfare investment of up to $14,431,393, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
RENASANT BANK	Public Welfare Investment	Renasant Bank, Tupelo, Mississippi, requests approval to make a public welfare investment of up to $9,688,512, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
RENASANT BANK	Public Welfare Investment	Renasant Bank, Tupelo, Mississippi, requests prior approval to make a public welfare investment of up to $4,403,504, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable 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
329345	GENERATIONS BK, ROGERS, ARKANSAS	10/26/2026	07/06/2026	S	Int Small Bank
329550	INSOUTH BK, BROWNSVILLE, TENNESSEE	09/07/2026	06/15/2026	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
C3 Holdings, Inc.	* 3A1	C3 Holdings, Inc., Random Lake, Wisconsin, to relocate its head office to Independence, Wisconsin, and become a bank holding company by acquiring Northern Financial Corporation, and thereby indirectly acquiring Independence State Bank, both of Independence, Wisconsin.	Newspaper: Federal Register:	11/16/2026 12/02/2026
DEERWOOD BANCSHARES, INC.	Change in Bank Control	John Ohlin, individually and as trustee of the Zachariah Spalj Escrow Trust, the Kalina Spalj Escrow Trust, the Megan Hanssen Escrow Trust, the Joe Ritter Escrow Trust, and the Natalie Ritter Escrow Trust, all of Baxter, Minnesota; and of the Nicole Spalj 2025 Exempt Trust, the Bianca Spalj 2025 Exempt Trust, and the Chauntel Spalj 2025 Exempt Trust, all of Scottsdale, Arizona; to retain voting shares of Deerwood Bancshares, Inc., Baxter, Minnesota, and thereby indirectly retain voting shares of Deerwood Bank, Waite Park, Minnesota.	Newspaper: Federal Register:	11/17/2026 Not available
DEERWOOD BANCSHARES, INC.	Change in Bank Control	Luke Spalj, Deerwood, Minnesota; John R. Spalj, Scottsdale, Arizona; John Ohlin, Baxter, Minnesota; Jennifer Harting, Nisswa, Minnesota; Joel Bauer, Saint Paul, Minnesota; to become the Majority Shareholder Control Group, a group acting in concert, to retain voting shares of Deerwood Bancshares, Inc., Baxter, Minnesota, and thereby indirectly retain voting shares of Deerwood Bank, Waite Park, Minnesota.	Newspaper: Federal Register:	11/17/2026 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
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
KEWEENAW FINANCIAL CORPORATION	* 3A3 * 3A5	Keweenaw Financial Corporation, Hancock, Michigan, to merge with Range Financial Corporation, and thereby indirectly acquire Range Bank, both of Marquette, Michigan	Newspaper: Federal Register:	11/25/2026 12/04/2026

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
PB BANCSHARES, INC.	Change in Bank Control	The MOR GST Trust and the MOR Non-GST Trust, Michael O. Regan as trustee, all of, Grant, Minnesota; the 2026 COR Irrevocable Trust, Casey O. Regan as trustee, both of Maplewood, Minnesota; the 2026 MMW Irrevocable Trust, Meghan M. Weyland as trustee, both of Louisville, Kentucky; the 2026 GOR Irrevocable Trust, Garrett O. Regan as trustee, both of Lakeville, Minnesota; the 2026 AJM Irrevocable Trust, Angela J. Mattingly and Michael C. Mattingly as co-trustees, all of Louisville, Kentucky; the KJR GST Trust and the KJR Non-GST Trust, Kelly J. Regan, all of Prescott, Wisconsin, and Katie J. Nath, North St. Paul, Minnesota, as co-trustees; the SOR-MDR GST Trust and the SOR-MDR Non-GST Trust, Sean O. Regan as trustee, all of White Bear Lake, Minnesota; the KJN GST Trust, the KJN Non-GST Trust, the DOR GST Trust, the DOR Non-GST Trust, Katie J. Nath as trustee, all of North St. Paul, Minnesota; the POR Non-GST Trust, Patrick O. Regan as trustee, both of Hastings, Minnesota; and the CMR GST Trust and the CMR Non-GST Trust, Katie J. Nath, all of North St. Paul, Minnesota, and Colleen M. Regan, Madrid, Spain, as co-trustees; to join the Regan Family Shareholder Group, a group acting in concert, to acquire voting shares of PB Bancshares Inc. (“PBBI”), and thereby indirectly retain voting shares of Premier Bank, both of Maplewood, Minnesota. Michael O. Regan, Patrick O. Regan, Kelly J. Regan, Colleen M. Regan, Sean O. Regan, and Katie J. Nath are members of the Regan Family	Newspaper: Federal Register:	11/17/2026 11/16/2026

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending October 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
PB BANCSHARES, INC.		Shareholder Group and were each previously permitted by the Federal Reserve System to acquire voting shares of PBBIin their individual capacities.		
SECURITY STATE BANK HOLDING COMPANY	Change in Bank Control	Zachary Watson, Fargo, North Dakota and Christopher Watson, Scottsdale, Arizona, to join the Watson Family Group, a group acting in concert, to retain shares of Security State Bank Holding Company, Fargo, North Dakota, and thereby indirectly retain shares of Bank Forward, Fargo, North Dakota.	Newspaper: Federal Register:	11/16/2026 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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

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

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

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

O = Outstanding
S = Satisfactory
NI = Needs to improve
SN = Substantial noncompliance

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
450959	SECURITY FNCL BK, DURAND, WISCONSIN	11/10/2025	05/05/2025	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending October 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CEDAR BANCORP, INC.	Change in Bank Control	Richard Albers, Battle Creek, Nebraska; and Starlee Johnson, Gilbert, Arizona; to join the Rossiter/Schrempp Family Control Group, a group acting in concert, to acquire voting shares of Cedar Bancorp, and thereby indirectly acquire voting shares of Bank of Hartington, both of Hartington, Nebraska.	Newspaper: Federal Register:	Not available Not available
PINNACLE BANCORP, INC.	* 3A5 * 3A3	Pinnacle Bancorp, Inc., Omaha, Nebraska, to merge with Southern Bancshares, Inc., Houston, Texas, and thereby indirectly acquire Southstar Bank, S.S.B., Moulton, Texas.	Newspaper: Federal Register:	Not available 12/07/2026

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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

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

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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
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
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
839255	FNB CMNTY BK, MIDWEST CITY, OKLAHOMA	03/23/2026	12/08/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
710176	VERIMORE BK, BROOKFIELD, MISSOURI	03/05/2026 12/01/2025 S Int Small Bank

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAPITAL BANCORP, INC.	Change in Bank Control	Klinka Lollar Austin, Jacksonville, Texas; to join the Austin/Chapman Family Group, a group acting in concert, to retain voting shares of Capital Bancorp, Inc., Jacinto City, Texas, and thereby indirectly retain voting shares of Capital Bank, Houston, Texas.	Newspaper: Federal Register:	11/10/2026 11/13/2026
CENDERA BANK	* 18C	Cendera Bank, Bells Texas to merge with Farmers Sate Bank, Center Texas.	Newspaper: Federal Register:	11/26/2026 Not applicable
FIRST COMMERCIAL FINANCIAL CORP	Change in Bank Control	Notice by Elizabeth Ricks, San Antonio, Texas, individually and as proposed Co-Trustee of the First Commercial Financial Corporation Employee Stock Ownership Trust that is associated with the First Commercial Financial Corporation Employee Stock Ownership Plan, both of Seguin, Texas, to acquire 10 percent or more of the shares and thereby control of First Commercial Financial Corporation, which controls First Commercial Bank, N.A., both of Seguin, Texas; and join James Long, New Braunfels, Texas, a Co-Trustee of the First Commercial Financial Corporation Employee Stock Ownership Trust, as a group acting in concert.	Newspaper: Federal Register:	Not available Not available
PLAINS ACQUISITION CORPORATION	* 3A5	Plains Acquisition Corporation, Humble, Texas, to acquire Austin Colony, Inc., and thereby indirectly acquire First National Bank of Lake Jackson, both of Lake Jackson, Texas.	Newspaper: Federal Register:	Not available 11/27/2026
TEXAS CAPITAL BANK	* Branch (Domestic)	Texas Capital Bank, Dallas, Texas, to establish a branch at 9950 Woodloch Forest Drive, Suite 2175, The Woodlands, Texas 77380	Newspaper: Federal Register:	11/10/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending October 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

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.

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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
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
3150205	WORTHINGTON BK, ARLINGTON, TEXAS	08/02/2025	04/07/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending October 31, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

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		

* Subject to the provisions of the Community Reinvestment Act