FEDERAL RESERVE RELEASE

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

No. 45 Week ending November 7, 2026



Board Actions

Enforcement

Allegiant United Holdings, LLC; Nano Financial Holdings, Inc.; and Nano Banc, all of Irvine California—written agreement dated February 24, 2021, terminated October 21, 2026.
Announced: November 5, 2026

Reserve Bank Operations

Reserve Bank Directors—appointment of directors for the New Orleans Branch of the Federal Reserve Bank of Atlanta and for the Louisville and Memphis Branches of the Federal Reserve Bank of St. Louis.*
Approved: October 30, 2026
*Addition

Actions Under Delegated Authority

Bank Branches, Domestic

Cleveland

PBT Bancorp, Hazard, Kentucky—to establish a branch at 724 West Main Street, Richmond, Kentucky.
Withdrawn: November 6, 2026

PBT Bancorp, Hazard, Kentucky—to establish a branch at 1001 Gibson Bay Drive, Richmond, Kentucky.
Withdrawn: November 6, 2026

Dallas

PointBank, Pilot Point, Texas—to establish a branch at 49 Arta Drive, Westlake, Texas.
Approved: November 6, 2026

Minneapolis

First State Bank Southwest, Pipestone, Minnesota—to establish a branch at 224 North Cliff Avenue, Harrisburg, South Dakota.
Withdrawn: November 3, 2026

Richmond

United Community Bank, Greenville, South Carolina—to establish a branch at 1950 Northwest 87th Avenue, Doral, Florida.
Approved: November 6, 2026

Bank Holding Companies

Atlanta

Ocean Bankshares, Inc., and Ocean Bank, both of Miami, Florida—limited relief from certain commitments entered into by Mercedes Coromoto de Abreu on behalf of herself and immediate family members.*
Granted: October 19, 2026
*Addition

Ocean Bankshares, Inc., and Ocean Bank, both of Miami, Florida—limited relief from certain commitments entered into by Adriana Macedo Moncayo on behalf of herself and immediate family members.*
Granted: October 19, 2026
*Addition

Kansas City

First State Fremont, Inc., Fremont, Nebraska—termination of certain commitments.
Granted: November 6, 2026

Minneapolis

Versa Bancorp, Minneapolis, Minnesota—(1) to become a bank holding company by acquiring VersaHoldings US Corp. (VersaHoldings), London, Canada, and thereby indirectly acquiring VersaBank USA National Association (VersaBank USA), Holdingford, Minnesota; (2) through the acquisition of VersaFinance US Corp., London, Canada, and DRT Cyber Inc., Washington, D.C., to engage in extending credit and servicing loans and data processing pursuant to sections 225.28(b)(1) and 225.28(b)(14) of the Board's Regulation Y, respectively; and (3) for GBH Inc., Breslau, Canada, to acquire voting shares of Versa Bancorp and thereby indirectly retain voting shares of VersaHoldings and VersaBank USA.*
Approved: October 26, 2026
*Addition

New York

Valley National Bancorp, New York, New York—waiver of filing requirement under section 3 of the Bank Holding Company Act to merge with Providence Financial Corporation and thereby indirectly acquire its wholly owned subsidiary, Providence Bank and Trust, both of South Holland, Illinois, in connection with the merger of Providence Bank and Trust with and into Valley National Bank, Passaic, New Jersey.
Granted: November 2, 2026

Richmond

CoastalSouth Bancshares, Inc., Atlanta, Georgia—request by GCP Capital Partner Holdings, Inc., et al., for relief from certain commitments.
Granted: November 3, 2026

Bank Mergers

Kansas City

Bank7, Oklahoma City, Oklahoma—to merge with Century Bank, Santa Fe, New Mexico, and thereby establish branches in New Mexico.
Approved: November 4, 2026

Extensions of Time

Secretary

A.N.B. Holding Company, Ltd., Terrell, Texas—extension of time to acquire additional voting shares of The ANB Corporation, which controls The American National Bank of Texas, both of Terrell, Texas.
Granted: November 5, 2026

Regulations and Policies

General Counsel

Lending and Liquidity Facilities—reports to Congress under section 13(3) of the Federal Reserve Act in response to COVID-19.
Approved: November 5, 2026

Secretary

Regulation I (Issue and Cancellation of Federal Reserve Bank Capital Stock)—final rule to apply an inflation adjustment to the asset threshold at which banks are subject to different dividend rates for their Federal Reserve Bank capital stock.

Approved: November 5, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 7, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
READING CO-OPERATIVE BANK	* Branch (Domestic)	Reading Co-Operative Bank, Reading, Massachusetts, to establish an Educational High School Branch at Lawrence High School, located at 70-71 North Parish Road, Lawrence, Massachusetts.	Newspaper: Federal Register:	Not available 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 November 7, 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

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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		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending November 7, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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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		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending November 7, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
TWIN VALLEY BANK, THE	* Branch (Domestic)	The Twin Valley Bank, West Alexandria, Ohio – Notice of Intent to Establish a Banking Office at 430 Wolf Creek Pike, Brookville, Ohio 45309	Newspaper: Federal Register:	11/17/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

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

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 November 7, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BURKE AND HERBERT BANK AND TRUST COMPANY	* Branch (Domestic)	Burke and Herbert Bank and Trust Company, Alexandria, Virginia, to establish a branch on the intersection of West Broad Street and Forest Ave, Richmond, Virginia	Newspaper: Federal Register:	11/21/2026 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		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending November 7, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* 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		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 7, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BUSEY BANK	* Branch (Domestic)	Busey Bank, Champaign, Illinois to establish a branch located at Lot 3, Oldham Village, Lee's Summit, Missouri	Newspaper: Federal Register:	11/11/2026 Not applicable
FIRST MID BANCSHARES, INC.	* 3A5	First Mid Bancshares, Inc., Mattoon, Illinois to merge with Evergreen Bancshares, Inc., St. Louis, Missouri and thereby indirectly acquire American Bank of Freedom, Wellsville, Missouri.	Newspaper: Federal Register:	12/04/2026 Not available

* Subject to the provisions of the Community Reinvestment Act

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	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 November 7, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANK, THE	* Branch (Domestic)	The Citizens Bank, Batesville, Arkansas, to establish a branch facility to be located at 546 West Carpenter Street, Suite B, Benton, Arkansas	Newspaper: Federal Register:	11/20/2026 Not applicable

* 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
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 November 7, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

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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 November 7, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST MIDWEST ACQUISITION CORPORATION	Listed Going Concern	First Midwest Acquisition Corporation, Midwest City, Oklahoma, to engage in leasing activity pursuant to section 225.28(b)(3) of Regulation Y.	Newspaper: Federal Register:	Not applicable 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
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 November 7, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 11/23/2026
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas, to establish a branch at 1901 E. Palm Valley Blvd, Suite 200, Round Rock TX 78664	Newspaper: Federal Register:	11/14/2026 Not applicable
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
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

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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
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 November 7, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAKER BOYER BANCORP	Change in Bank Control	James M. Edmunds, Seattle, Washington; to join Megan F. Clubb and Clifford W. Kontos, both of Walla Walla, Washington, a group acting in concert, to retian voting shares of Baker Boyer Bancorp, and thereby indirectly control voting shares of Baker Boyer National Bank, both of Walla Walla, Washington.	Newspaper: Federal Register:	Not available 11/24/2026
WESTERN ALLIANCE BANK	Public Welfare Investment	Western Alliance Bank, Phoenix, Arizona, requests prior approval to make a public welfare investment of up to $23.4 million in R4 WAB Housing Partners LP - located at 40740 Vista Murrieta in Murrieta, California.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

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		

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