FEDERAL RESERVE RELEASE

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

No. 46 Week ending November 14, 2026



Board Actions

Bank Holding Companies

UniCredit, S.p.A., Milan, Italy—to acquire up to 100 percent of Commerzbank A.G., Frankfurt, Germany, and thereby indirectly acquire control of Commerz Markets LLC, New York, New York.
Approved: November 12, 2026

Enforcement

United Community Bank, Greenville, South Carolina—consent order of prohibition against Katilyn M. Robinson, a former institution-affiliated party.
Announced: November 12, 2026

Reserve Bank Services

Federal Reserve Priced Services—2027 private-sector adjustment factor and fee schedules for priced services and electronic access.
Approved: November 9, 2026

Savings and Loan Holding Companies

Mutual Federal Bancorp, MHC (Mutual MHC), and MFB Bancorp, Inc., both of Chicago, Illinois—(1) for Mutual MFC, the parent mutual savings and loan holding company (SLHC) of Mutual Federal Bancorp, Inc., and Mutual Federal Bank, both of Chicago, Illinois, to convert from mutual to stock form and (2) for MFB Bancorp, Inc., a newly formed Delaware corporation, to become an SLHC by acquiring Mutual Federal Bank.
Announced: November 9, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Kansas City

Equity Bank, Andover, Kansas—to establish a branch at 930 South Kansas Avenue, Liberal, Kansas.
Approved: November 12, 2026

First Pryority Bank, Pryor, Oklahoma—to establish a branch at 2122 West Main Street, Norman, Oklahoma.
Approved: November 9, 2026

Philadelphia

CNB Bank, Clearfield, Pennsylvania—to establish a de novo branch at 1401 Van Winkle Avenue NW, Christiansburg, Virginia.
Approved: November 10, 2026

Orrstown Bank, Harrisburg, Pennsylvania—to establish a de novo branch at 811 North Prince Street, Lancaster, Pennsylvania.
Approved: November 10, 2026

Bank Holding Companies

Chicago

1870 Holdings, Inc., Monmouth, Illinois—to merge with Rushville Bancshares, Inc., and thereby indirectly acquire Rushville State Bank, both of Rushville, Illinois.*
Approved: November 5, 2026
*Addition

FSB Financial Services, Inc., Waterloo, Iowa—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire Central State Bank, State Center, Iowa, in connection with the merger of Central State Bank with and into Farmers State Bank, Waterloo, Iowa.
Granted: November 12, 2026

OppFi, Inc., Chicago, Illinois—(1) to become a bank holding company by acquiring BNCCORP, Inc., Bismarck, North Dakota, and thereby indirectly acquiring BNC National Bank, Glendale, Arizona, and (2) election to become a financial holding company.*
Withdrawn: November 2, 2026
*Addition

Pontiac Bancorp, Inc., Pontiac, Illinois—waiver of filing requirement under section 3 of the Bank Holding Company Act to merge with Ottawa Bancorp and thereby indirectly acquire OSB Community Bank, both of Ottawa, Illinois, in connection with the merger of OSB Community Bank with and into Bank of Pontiac, Pontiac, Illinois.*
Granted: November 5, 2026
*Addition

General Counsel

Reconsideration of Board action—request for reconsideration of the Board's approval for The Bank of Nova Scotia to become a bank holding company by acquiring Maple Financial Holdings, Inc., Dallas, Texas, and thereby indirectly acquiring MapleMark Bank, Tulsa, Oklahoma.*
Denied: November 4, 2026
*Addition

Kansas City

Security Bancshares Corporation, Wewoka, Oklahoma—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.
Approved: November 13, 2026

Richmond

HomeTrust Bancshares, Inc., Asheville, North Carolina—waiver of filing requirement under section 3 of the Bank Holding Company Act to merge with Blue Ridge Bankshares, Inc., Richmond, Virginia, and thereby indirectly acquire its subsidiary state nonmember bank, Blue Ridge Bank, Martinsville, Virginia, in connection with the merger of Blue Ridge Bank with and into HomeTrust Bank, Asheville, North Carolina.*
Granted: November 6, 2026
*Addition

John Marshall Bancorp, Reston, Virginia—waiver of filing requirement under section 3 of the Bank Holding Company Act to merge with Eagle Financial Services, Inc., and thereby indirectly acquire Bank of Clarke, both of Berryville, Virginia, in connection with the merger of Bank of Clarke with and into John Marshall Bank, Reston, Virginia.*
Granted: November 3, 2026
*Addition

Optus Financial Corporation, Columbia, South Carolina—waiver of filing requirement under section 3 of the Bank Holding Company Act to acquire M&F Bancorp, Inc., and thereby indirectly acquire Mechanics & Farmers Bank, both of Durham, North Carolina, in connection with the merger of Mechanics & Farmers Bank with and into Optus Bank, Columbia, South Carolina.
Granted: November 13, 2026

St. Louis

Sigma Holdings, Inc., Rison, Arkansas—relief from certain commitments.
Granted: November 12, 2026

Bank Mergers

Chicago

Bank of Pontiac, Pontiac, Illinois—to merge with OSB Community Bank, Ottawa, Illinois, and to establish branches at the branches of OSB Community Bank.*
Approved: November 5, 2026
*Addition

Kansas City

Cornerstone Bank, York, Nebraska—to purchase substantially all the assets and assume substantially all the liabilities of the sole branch of Bank of Steinauer, Steinauer, Nebraska, located at 215 Main Street, Steinauer, Nebraska, and thereby establish a branch.
Approved: November 10, 2026

Richmond

HomeTrust Bank, Asheville, North Carolina—to merge with Blue Ridge Bank, National Association, Martinsville, Virginia, and to establish branches at the main office and branches of Blue Ridge Bank, National Association.*
Approved: November 6, 2026
*Addition

John Marshall Bank, Reston, Virginia—to merge with Bank of Clarke, Berryville, Virginia, and thereby establish branches.*
Approved: November 3, 2026
*Addition

Bank Premises

Richmond

Farmers Bank of the Appomattox, Appomattox, Virginia—to increase its investment in bank premises.
Approved: November 10, 2026

St. Louis

Carroll Bank and Trust, Huntingdon, Tennessee—to increase its investment in bank premises.
Approved: November 10, 2026

Banks, State Member

Chicago

CIBC Bank USA, Chicago Illinois—to make a public welfare investment.
Approved: November 10, 2026

CIBC Bank USA, Chicago, Illinois—to make a public welfare investment.
Approved: November 10, 2026

Director, S&R

State Street Bank and Trust Company, Boston, Massachusetts—to acquire equity securities solely for the purpose of hedging risks derived from customer-driven equity derivative transactions.*
Approved: October 29, 2026
*Addition

San Francisco

Banc of California, Los Angeles, California—to make a public welfare investment.
Approved: November 10, 2026

Secretary

The Northern Trust Company, Chicago, Illinois—to make a public welfare investment.
Approved: November 10, 2026

The Northern Trust Company, Chicago, Illinois—to make a public welfare investment.*
Approved: November 4, 2026
*Addition

The Northern Trust Company, Chicago, Illinois—to make a public welfare investment.*
Approved: November 4, 2026
*Addition

The Northern Trust Company, Chicago, Illinois—to make a public welfare investment.*
Approved: November 4, 2026
*Addition

Extensions of Time

Secretary

Third-Party Risk Management—extensions of the comment periods to December 16, 2026, for (1) proposed interagency Third-Party Risk Management Guidance and (2) the Board's proposed Third-Party Risk Management Guide for Traditional Community Banking Organizations.
Granted: November 10, 2026

Regulations and Policies

Director, MA

Regulation D (Reserve Requirements of Depository Institutions)—annual indexing of reserve requirement exemption amount and low reserve tranche for 2027.
Approved: November 12, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending November 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANDROSCOGGIN SAVINGS BANK	Membership	Androscoggin Savings Bank, Lewiston, Maine, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
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

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

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

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

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BCB BANCORP, INC.	* 3A1	BCB Bancorp, Inc., Bayonne, New Jersey (Delaware corporation), to become a bank holding company by acquiring BCB Bancorp, Inc., (New Jersey corporation), and thereby indirectly acquiring BCB Community Bank, both of Bayonne, New Jersey.	Newspaper: Federal Register:	Not available 12/21/2026
DIME COMMERCIAL BANCSHARES, INC.	* 3A3 * 18C	Dime Commercial Bancshares, Inc., Hauppauge, New York; to acquire ES Bancshares, Inc., and thereby indirectly acquire Empire State Bank, both of Staten Island, New York. Dime Commercial Bank, Bridgehampton, New York, to merge with Empire State Bank, Staten Island, New York and thereby establish branches at the locations of Empire State Bank's main office and branches.	Newspaper: Federal Register:	Not available Not available
ING BANK NV	Branch/Agency/CLC	ING Bank N.V., Amsterdam, the Netherlands, to establish a branch in New York, New York, pursuant to Section 7(d) of the International Banking Act.	Newspaper: Federal Register:	Not available 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 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

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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
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 14, 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

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 14, 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 located at 9707 Sliding Hill Road, Ashland, Virginia	Newspaper: Federal Register:	12/02/2026 Not applicable
FIRST COMMUNITY BANK	* Branch (Domestic)	Application by First Community Bank to Establish Bank Branch at 1687 Wenonah Avenue, Pearisburg, Virginia	Newspaper: Federal Register:	11/23/2026 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 14, 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 100 Galleria Parkway, Suite 480, Atlanta, GA 30339.	Newspaper: Federal Register:	11/21/2026 Not applicable
PRIORITYONE CAPITAL CORPORATION	Change in Bank Control	Ellen Elizabeth Leake, Jackson, Mississippi; Susan Blair Leake Wunderlich, Washington, D.C.; and Elizabeth Eason Leake Keckler, New Orleans, Louisiana, to join the Leake Family Control Group, a group acting in concert, to retain shares of PriorityOne Capital Corporation, and thereby control of PriorityOne Bank, both of Magee, Mississippi	Newspaper: Federal Register:	12/02/2026 12/04/2026

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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

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

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

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending November 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
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 12/18/2026

* 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 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NATIONAL BANCORP, INC.	* 3A3	First National Bancorp, Inc., Green Forest, Arkansas, to acquire additional voting shares of Legacy Bancshares, Inc., and thereby indirectly acquire additional voting shares of Legacy Bank, both of Springdale, Arkansas.	Newspaper: Federal Register:	12/11/2026 12/18/2026

* 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 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CITIZENS BANCSHARES OF HUTCHINSON, INC.	Change in Bank Control	The Todd A. Burich Citizens Bancshares of Hutchinson, Inc. Revocable Trust, Todd A. Burich as trustee, both of New York, New York; the Heather M. Knorr Citizens Bancshares of Hutchinson, Inc. Revocable Trust, Heather M. Knorr as trustee, both of Hutchinson, Minnesota; the Nanci K. Thomas Revocable Trust, John F. Thomas as trustee and individually, both of Minneapolis, Minnesota; the James D. Sheedy Trust and the Sheedy Family Irrevocable Trust, James D. Sheedy as trustee, all of Chanhassen, Minnesota; Anne E. Thomas, Minnetonka, Minnesota; and Tata A. Faber, Edina, Minnesota; to become the Citizens Shareholder Agreement Control Group, a group acting in concert, to retain voting shares of Citizens Bancshares of Hutchinson, and thereby indirectly retain voting shares of Citizens Bank & Trust Co., Hutchinson, Minn., both of Hutchinson, Minnesota.	Newspaper: Federal Register:	12/10/2026 12/01/2026

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
COUNTRICORP	Change in Bank Control	The Holden M. Grove Business Trust and The Michael A. Grove Business Trust, both of Helena, Montana, (together the "Grove Trusts"); Daniel P. Grove, Colorado Springs, Colorado, individually, and as trustee of the Grove Trusts; and Holden M. Grove, Helena, Montana, and Michael A. Grove, Clancy, Montana, each individually, and with powers granted as beneficiaries of the Grove Trusts (altogether the "Notificants"), to join the Grove Family Shareholder Group ("Grove Group"), a group acting in concert, to acquire voting shares of Countricorp, and thereby indirectly acquire voting shares of Bank of the Rockies, both of Helena, Montana. Michael E. Grove, Helena, Montana, is a member of the Grove Group and was previously permitted by the Federal Reserve System to acquire voting shares of Countricorp in his individual capacity and will maintain control over Countricorp shares held in the Grove Trusts as investment advisor.	Newspaper: Federal Register:	12/04/2026 12/01/2026
FIRST NATIONAL BANK OF BEMIDJI ESOP AND TRUST	Change in Bank Control	Hugh Welle, Bemidji, Minnesota, individually and as trustee of the Eugene Joseph Welle Irrevocable HJW Trust under agreement dated June 30, 2009, Bemidji, Minnesota, to retain shares of First Bemidji Holding Company, Bemidji, Minnesota (“Company”) and thereby indirectly retain shares of First National Bank of Bemidji, Bemidji, Minnesota ("Bank"). Additionally, Hugh Welle and Paul Welle, Bemidji, Minnesota, to acquire shares of the First National Bank of Bemidji Employee Stock Ownership Plan, Bemidji, Minnesota (“ESOP”) by becoming co-trustees.	Newspaper: Federal Register:	12/01/2026 12/03/2026

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending November 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANK SOUTHWEST	* Branch (Domestic)	First State Bank Southwest, Pipestone, Minnesota, to establish a branch facility to be located at 224 North Cliff Avenue, Harrisburg, South Dakota.	Newspaper: Federal Register:	11/23/2026 Not applicable

* 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 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FIDELITY BANK	* Branch (Domestic)	First Fidelity Bank, Oklahoma City, Oklahoma, to establish a branch located at 10414 Town Center Drive, Westminster, Colorado.	Newspaper: Federal Register:	11/25/2026 Not applicable
LAMAR BANK AND TRUST COMPANY	* Branch (Domestic)	Lamar Bank and Trust Company, Lamar, Missouri, to establish a branch located at 307 N. Grand Street, Greenfield, Missouri.	Newspaper: Federal Register:	Not available Not applicable

* 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.

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
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 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	11/21/2026 11/27/2026
THIRD COAST BANK	* 18C * 3A3 * 3A5 * Branch (Domestic)	Third Coast Bancshares, Inc., Humble, Texas, to acquire Great Plains Bancshares, Inc. and Great Plains National Bank, both of Elk City, Oklahoma. Third Coast Bank, Humble, Texas, to acquire by merger Great Plains National Bank, and to establish branches at the locations of Great Plains National Bank's main office and branches.	Newspaper: Federal Register:	Not available 12/16/2026
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

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

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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 November 14, 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

* 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