



FEDERAL RESERVE RELEASE

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

No. 19 Week ending May 9, 2026

## Board Actions

### **Savings and Loan Holding Companies**

Columbia Bank MHC and Columbia Financial, Inc., both of Fair Lawn, New Jersey—approval of (1) Columbia Bank MHC to convert from mutual to stock form, (2) Columbia Financial, Inc., a newly formed Maryland corporation, to become a savings and loan holding company by acquiring Columbia Bank, Fair Lawn, New Jersey, a covered savings association, and (3) Columbia Financial, Inc., to acquire Northfield Bancorp, Inc., Woodbridge, New Jersey, and thereby indirectly acquire its federal savings bank subsidiary, Northfield Bank, Staten Island, New York.

Announced: May 8, 2026

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Boston*

Needham Bank, Needham, Massachusetts—to establish a branch at 16 Artisan Drive, Salem, New Hampshire.

Approved: May 4, 2026

#### *Richmond*

Carter Bank and Trust, Martinsville, Virginia—to establish a branch at 301 North Main Street, Greenville, South Carolina.

Approved: May 6, 2026

United Community Bank, Greenville, South Carolina—to establish a branch at 2015 Blowing Rock Road, Boone, North Carolina.

Approved: May 6, 2026

#### *St. Louis*

Southern Bank, Poplar Bluff, Missouri—to establish a branch at 8101 West 135th Street, Overland Park, Kansas.

Approved: May 6, 2026

### Bank Holding Companies

#### *General Counsel*

Community Financial System, Inc., Syracuse, New York—waiver of filing requirement under section 4 of the Bank Holding Company Act for Community Financial System, Inc., to indirectly acquire ClearPoint Federal Bank & Trust, Batesville, Indiana, a privately held, nationally chartered savings association, in connection with the merger of ClearPoint Federal Bank & Trust with and into Community Bank, National Association, Canton, New York.

Granted: May 4, 2026

OceanFirst Financial Corp. (OceanFirst), Toms River, New Jersey—request for reconsideration of the Board's approval for OceanFirst to acquire and merge with Flushing Financial Corporation and thereby indirectly acquire Flushing Bank, both of Uniondale, New York.

Denied: May 6, 2026

### Banks, State Member

#### *Chicago*

CIBC Bank USA, Chicago, Illinois—to make public welfare investments (two requests).

Approved: May 5, 2026

### Change in Bank Control

#### *Cleveland*

Fryburg Banking Company Inc., Fryburg, Pennsylvania—Russell A. Weaver II and Sandra M. Weaver, both of Shipperville, Pennsylvania, and Wanda K. Weaver-Marshall, Venus, Pennsylvania, to form the Weaver Family Control Group, a group acting in concert, to retain voting shares of Fryburg Banking Company Inc. and thereby indirectly retain voting shares of First United National Bank, Fryburg, Pennsylvania.

Permitted: May 7, 2026

### ***Kansas City***

Norton Bankshares, Inc., Norton, Kansas—Todd Davidson, Salina, Kansas, and N. Terry Nelson, Long Island, Kansas, as co-trustees of the N. Terry Nelson Trust No. 7 (Trust No. 7), Long Island, Kansas; Clarke S. Nelson, Stanton D. Nelson, and Janet Sell, all of Long Island, Kansas; John P. Engelbert, Norton, Kansas; Todd Davidson and N. Terry Nelson, as co-trustees of the Stanton D. Nelson Trust No. 2 (Stanton Trust No. 2), Long Island, Kansas; and Todd Davidson, N. Terry Nelson, Clarke S. Nelson, Stanton D. Nelson, Janet Sell, and John P. Engelbert as co-trustees of the Clarke S. Nelson Trust No. 2 (Clarke Trust No. 2), Long Island, Kansas, to join the Nelson Family Control Group (NFCG), a group acting in concert, to retain voting shares of Norton Bankshares, Inc. (NBI), and thereby indirectly retain voting shares of The First State Bank (FSB), Norton, Kansas. In addition, the John P. Engelbert Trust No. 1, John P. and Pamela K. Engelbert, as co-trustees, all of Norton, Kansas, and Jared and McKenzie Engelbert, both of Holdrege, Nebraska, to join the NFCG and retain voting shares of NBI and thereby indirectly retain voting shares of FSB. Finally, Trust No. 7 to acquire additional voting shares of NBI and thereby indirectly acquire additional voting shares of FSB. Trust No. 7, Stanton Trust No. 2, the Clarke Trust No. 2, and all of the aforementioned co-trustees, excluding Todd Davidson, are members of the NFCG and were each previously permitted by the Federal Reserve System to acquire voting shares of NBI. Trust No. 7, Stanton Trust No. 2, the Clarke Trust No. 2, and all of the aforementioned co-trustees, excluding Todd Davidson, are members of the NFCG and were each previously permitted by the Federal Reserve System to acquire voting shares of NBI.

Permitted: May 8, 2026

### ***Minneapolis***

Chandler Bancshares, Inc., Chandler, Minnesota—Vicki Clark, Lake Placid, Florida; Ann Carda, Saint Louis Park, Minnesota; and Thomas Clark, Sioux Center, Iowa, to join the Clark Family Control Group, a group acting in concert, to retain voting shares of Chandler Bancshares, Inc., through joint ownership of the shares with Lonnie Clark, Chandler, Minnesota, and thereby indirectly retain voting shares of State Bank of Chandler, Chandler, Minnesota. Lonnie Clark is a member of the Clark Family Control Group and was previously permitted by the Federal Reserve System to acquire voting shares of Chandler Bancshares, Inc., in his individual capacity.

Permitted: May 7, 2026

Security Financial Services Corporation, Durand, Wisconsin—the Maya J. Smith Irrevocable Trust dated December 14, 2022, and the Zoie M. Smith Irrevocable Trust dated December 14, 2022, to join the Bauer Family Shareholder Group, a group acting in concert, to retain voting shares of Security Financial Services Corporation and thereby indirectly retain voting shares of Security Financial Bank, Durand, Wisconsin. Tad M. Bauer, the trustee of the Trusts, was previously approved by the Federal Reserve System to join the Bauer Family Shareholder Group in his individual capacity. Tad M. Bauer, the trustee of the Trusts, was previously approved by the Federal Reserve System to join the Bauer Family Shareholder Group in his individual capacity.

Permitted: May 8, 2026

## **Extensions of Time**

### ***Director, S&R***

JPMorgan Chase & Co., New York, New York—extension of time to conform or divest a merchant banking investment.

Granted: May 4, 2026

## **Financial Holding Companies**

### ***New York***

CRB Group, Fort Lee, New Jersey—election to become a financial holding company.

Effective: May 8, 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: May 8, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 9, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period	
BRATTLEBORO SAVINGS & LOAN ASSOCIATION	* 3A1	Application by Green Mountain Mutual Bancorp, Brattleboro, Vermont, for prior approval of the Board of Governors of the Federal Reserve System, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, to become a bank holding company by acquiring Brattleboro Savings and Loan Association, Brattleboro, Vermont ("Target"), upon the conversion of Target from mutual to stock form.	Newspaper: Federal Register:	Not available 05/25/2026

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\* 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.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
228000	FRANKLIN SVG BK, FARMINGTON, MAINE	12/07/2025	08/18/2025	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending May 9, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
GOLDMAN SACHS BANK USA	Investment	Goldman Sachs Bank USA, New York, New York, to invest in Goldman Sachs Bank Europe SE, Frankfurt am Main, Germany, pursuant to Section 211.9(f) of Regulation K.	Newspaper: Federal Register:

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**District: 2**

**Federal Reserve Bank of New York**

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722816	SOLVAY BK, SOLVAY, NEW YORK	02/26/2026	10/06/2025	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending May 9, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
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

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 4**

**Federal Reserve Bank of Cleveland**

**Filings received during the week ending May 9, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 4**

**Federal Reserve Bank of Cleveland**

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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
568126	ST HENRY BK, SAINT HENRY, OHIO	08/31/2025	01/27/2025	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 9, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period	
ATLANTIC UNION BANK	* Branch (Domestic)	Atlantic Union Bank, Richmond, Virginia, to establish a branch at 4004 Boston Street, Suite 103, Baltimore, Maryland, 21224.	Newspaper: Federal Register:	05/15/2026 Not applicable
BAYFIRST FINANCIAL CORP.	Change in Bank Control	Kenneth R. Lehman, Fort Lauderdale, Florida, to acquire voting shares of BayFirst Financial Corp. and thereby indirectly acquire voting shares of BayFirst National Bank, both of Saint Petersburg, Florida.	Newspaper: Federal Register:	06/04/2026 05/27/2026

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**District: 5**

**Federal Reserve Bank of Richmond**

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753324	BANK OF CLARKE, BERRYVILLE, VIRGINIA	05/15/2025	09/16/2024	S	Int Small Bank
2787770	BANK OF THE JAMES, LYNCHBURG, VIRGINIA	11/20/2025	05/27/2025	S	Int Small Bank
214722	CHESAPEAKE BK, KILMARNOCK, VIRGINIA	05/09/2025	11/18/2024	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

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>			
NONE					
274829	TROPIC BK, GRONDT, VIRGINIA	07/17/2025	05/03/2025	S	Int Small Bank

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6****Federal Reserve Bank of Atlanta****Filings received during the week ending May 9, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CREDICORP LTD.	* 3A1	(i) Credicorp, Ltd., Hamilton, Bermuda, (ii) Grupo Credito, S.A., Lima, Peru, and (iii) Banco de Credito del Peru, S.A.A., Lima, Peru, to become holding companies by acquiring Helm Bank USA, Miami, Florida.	Newspaper: Federal Register:	Not available Not available
FIRSTBANK	* Branch (Domestic)	FirstBank, Nashville, Tennessee, to establish a branch facility to be located at Two Town Square, Two Town Square Boulevard, Suite 140, Asheville, North Carolina 28803.	Newspaper: Federal Register:	Not available Not applicable
M C BANK & TRUST COMPANY	* Branch (Domestic)	M C Bank & Trust Company, Morgan City, Louisiana, located at MCBANK Pan Am Banking Center, 601 Poydras St, Suite 2755, New Orleans, Louisiana, 70130.	Newspaper: Federal Register:	05/16/2026 Not applicable
STUDIO BANK	Membership	Studio Bank, Nashville, Tennessee, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

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\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

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749635	AUBURNBANK, AUBURN, ALABAMA	06/22/2025	03/03/2025	S	Int Small Bank
2877345	INSBANK, NASHVILLE, TENNESSEE	02/09/2026	11/03/2025	S	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending May 9, 2026**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah requests prior approval to make up to a public welfare investment, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah requests prior approval to make a public welfare investment, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
ALLY BANK	Public Welfare Investment	Ally Bank, Sandy, Utah requests prior approval to make a public welfare investment, pursuant to section 208.22(b)(1)(iv)(A) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
BUSEY BANK	Public Welfare Investment	Busey Bank, Champaign, Illinois, requests prior approval to make up to a public welfare investment, pursuant to H section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
INDEPENDENT BANK CORPORATION	* 3A5 * 18C * Branch (Domestic)	Independent Bank Corporation, Grand Rapids, Michigan, to merge with HCB Financial Corp, Hastings, Michigan, and thereby indirectly acquire Highpoint Community Bank, Hastings, Michigan.  Independent Bank, Grand Rapids, Michigan to merge with Highpoint Community Bank, Hastings, Michigan, pursuant to Section 18(c) of the Federal Deposit Insurance Act. As a result of the merger, Independent Bank will establish branches at 9265 Cherry Valley SE, Caledonia, Michigan; 150 W. Court St., Hastings, Michigan; 124 W Michigan Ave, Marshall, Michigan; 435 Arlington St, Middleville, Michigan; 310 N. Main St, Nashville, Michigan; 156 W. Superior St, Wayland, Michigan; and 4675 32nd Ave Suite A, Hudsonville, Michigan	Newspaper: Federal Register:	05/26/2026 05/27/2026

\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

**Filings received during the week ending May 9, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NORTHERN TRUST COMPANY, THE	Branch	Notice of The Northern Trust Company ("TNTC") to establish a foreign branch in Dublin, Ireland	Newspaper: Federal Register:

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**District: 7**

**Federal Reserve Bank of Chicago**

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45551	BANK MIDWEST, SPIRIT LAKE, IOWA	08/24/2025	05/19/2025	S	Int Small Bank
830542	CBI B&TC, MUSCATINE, IOWA	03/08/2026	10/20/2025	O	Int Small Bank
790543	COMMUNITY ST BK, ANKENY, IOWA	06/21/2025	10/28/2024	S	Int Small Bank
312244	FIRST BK OF BERNE, BERNE, INDIANA	05/16/2025	03/03/2025	S	Int Small Bank
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	02/12/2026	08/04/2025	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending May 9, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ARMOR BANK	* Branch (Domestic)	Armor Bank, Forrest City, Arkansas to establish a branch to be located at 3105 North College Avenue, Fayetteville, Arkansas	Newspaper: Federal Register:	05/22/2026 Not applicable

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

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831576	BANKTENNESSEE, COLLIERVILLE, TENNESSEE	06/22/2025	03/24/2025	S	Int Small Bank
719656	CALLAWAY BK, FULTON, MISSOURI	01/11/2026	10/06/2025	S	Int Small Bank
517049	CHAMBERS BK, DANVILLE, ARKANSAS	07/05/2025	02/18/2025	S	Int Small Bank
192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	03/23/2026	12/01/2025	S	Int Small Bank
698144	COMMUNITY FNCL SVC BK, BENTON KENTUCKY	08/18/2025	05/05/2025	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
489546	FIRST ST B&TC, CARUTHERSVILLE, MISSOURI	01/16/2026
34742	FIRST WESTERN BK, BOONEVILLE, ARKANSAS	09/06/2025
590640	FNB OXFORD BK, OXFORD, MISSISSIPPI	06/14/2025

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\* Subject to the provisions of the Community Reinvestment Act

**District: 8**

**Federal Reserve Bank of St. Louis**

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
285740	PADUCAH B&TC, PADUCAH, KENTUCKY	10/06/2025	06/30/2025	S	Int Small Bank
3120646	PATRIOT BK, MILLINGTON, TENNESSEE	12/14/2025	08/04/2025	S	Int Small Bank
49241	RELYANCE BK, WHITE HALL, ARKANSAS	04/17/2026	01/12/2026	S	Int Small Bank
913146	STONE BK, MOUNTAIN VIEW, ARKANSAS	07/21/2025	03/31/2025	S	Int Small Bank

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**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending May 9, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

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**District: 9**

**Federal Reserve Bank of Minneapolis**

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

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
475354	FARMERS ST BK, VICTOR, MONTANA	07/28/2025	01/27/2025	S	Int Small Bank
2631846	NORTH AMER BKG CO, ROSEVILLE, MINNESOTA	10/13/2025	06/09/2025	S	Int Small Bank
920854	PIONEER BK, MAPLETON, MINNESOTA	06/13/2025	01/13/2025	O	Int Small Bank
450959	SECURITY FNCL BK, DURAND, WISCONSIN	11/10/2025	05/05/2025	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending May 9, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARMSTRONG BANK	* Branch (Domestic)	Armstrong Bank, Muskogee, Oklahoma, to establish a branch located at 16505 North May Avenue, Oklahoma City, Oklahoma.	Newspaper: Federal Register:	05/21/2026 Not applicable
B.O.E. BANCSHARES, INC.	* 3A3	B.O.E. Bancshares, Inc., Lawton, Oklahoma, to acquire 23 percent of Reeves Bancshares, Inc., Gould, Oklahoma, and thereby indirectly acquire voting shares of Cattlemens Bank, Altus, Oklahoma.	Newspaper: Federal Register:	06/07/2026 06/11/2026
FIDELITY FINANCIAL CORPORATION	Change in Bank Control	The EJH Trust 2021, Brock Hampton as trustee, and certain minor child both of Wichita, Kansas to retain voting shares; and the LIB Trust, the BJBK Trust, and the KMM Trust, Sarahn S. Bastian as trustee, all of Colorado Springs, Colorado, to acquire voting shares of Fidelity Financial Corporation and thereby indirectly acquire voting shares of Fidelity Bank, National Association, both of Wichita, Kansas, and to join the Bastian Family Control Group, a group acting in concert. Brock Hampton and Sarahn S. Bastian are members of the Bastian Family Group and were each previously permitted by the Federal Reserve System to acquire voting shares of Fidelity Financial Corporation in their individual capacities.	Newspaper: Federal Register:	Not available 06/01/2026
REEVES BANCSHARES, INC.	Change in Bank Control	Tara Holder, Eldorado, Oklahoma; and Haley Pannell, Olustee, Oklahoma; to join the Holder Family Group, a group acting in concert, to retain voting shares of Reeves Bancshares, Inc., Gould, Oklahoma, and thereby indirectly retain voting shares of Cattlemens Bank, Altus, Oklahoma.	Newspaper: Federal Register:	Not available 05/28/2026

\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending May 9, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period
RESOURCE ONE, INC.	Change in Bank Control	Robert V. Pinnick, Bend, Oregon, and Kaya S. Wells, Haven, Kansas; to join the Pinnick Family Group, a group acting in concert, and to retain voting shares of Resource One, Inc., Ulysses, Kansas, and thereby indirectly retain voting shares of Grant County Bank, Ulysses, Kansas.	Newspaper: 05/20/2026 Federal Register: 05/28/2026

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**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.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
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
303952	FARMERS BK OF NORTHERN MO, UNIONVILLE, MISSOURI	09/15/2025	04/01/2024	S	Int Small Bank
499453	FIRST ST BK NE, LINCOLN, NEBRASKA	08/15/2025	06/24/2024	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
580155	PLATTE VALLEY BK, TORRINGTON, WYOMING	09/08/2025 06/09/2025 S Int Small Bank
516855	SECURITY BK, TULSA, OKLAHOMA	07/14/2025 04/28/2025 S Int Small Bank
990352	UNITED B&TC, MARYSVILLE, KANSAS	02/20/2026 11/17/2025 S Int Small Bank

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\* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
710176	VERIMORE BK, BROOKFIELD, MISSOURI	03/05/2026	12/01/2025	S	Int Small Bank

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District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 9, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period	
Carpenter Bank Holdings LLC	* 3A1	Carpenter Bank Holdings LLC, Dallas, Texas, to become a bank holding company with respect to Security State Bank, Pearsall, Texas.	Newspaper: Federal Register:	Not available 06/08/2026
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 2575 W. Camp Wisdom Road, Grand Prairie, TX 75052	Newspaper: Federal Register:	05/19/2026 Not applicable

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\* 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.

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
623454	BANK & TR SSB, DEL RIO, TEXAS	07/18/2025	03/10/2025	S	Int Small Bank
980960	BENCHMARK BK, PLANO, TEXAS	11/30/2025	08/04/2025	S	Int Small Bank
327855	CIERA BK, GRAHAM, TEXAS	08/28/2025	04/28/2025	S	Int Small Bank
884358	FIRST ST BK OF LIVINGSTON, LIVINGSTON, TEXAS	06/07/2025	03/03/2025	O	Int Small Bank
3465392	PEGASUS BK, DALLAS, TEXAS	05/02/2025	11/18/2024	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 9, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period	
DMG BANCSHARES, INC.	Change in Bank Control	Nir Zuk, Los Altos Hills, California, to acquire approximately 24.99 percent of the voting shares of DMG Bancshares, Inc., and thereby indirectly acquire voting shares of Liberty Bank N.A., both of Irvine, California.	Newspaper: Federal Register:	Not available 04/30/2026
EAST WEST BANK	Public Welfare Investment	East West Bank, Pasadena, California proposes to make a \$21.0 million public welfare investment in TTG Santa Rosa Garden Limited Partnership, a limited partnership which will invest in projects which will qualify for low-income housing tax credits.	Newspaper: Federal Register:	Not applicable Not applicable
FS BANCORP, INC.	* 3A5	FS Bancorp, Inc., Mountlake Terrace, Washington; to acquire Pacific West Bancorp, and thereby indirectly acquire Pacific West Bank, both of West Linn, Oregon.	Newspaper: Federal Register:	05/31/2026 06/11/2026

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\* 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.

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

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<b>RSSD ID</b>	<b>Institution/Location</b>	<b>Exam Date</b>	<b>CRA Public Date</b>	<b>CRA Rating</b>	<b>Exam Method</b>
3537897	COMMENCEMENT BK, TACOMA, WASHINGTON	03/09/2026	10/06/2025	S	Int Small Bank
3485420	CORNERSTONE CMNTY BK, RED BLUFF, CALIFORNIA	08/29/2025	05/12/2025	S	Int Small Bank
2736714	MISSION BK, BAKERSFIELD, CALIFORNIA	11/02/2025	07/07/2025	O	Int Small Bank

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**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

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\* Subject to the provisions of the Community Reinvestment Act