



FEDERAL RESERVE RELEASE

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

No. 23 Week ending June 6, 2026



Board Actions

None

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

FirstBank, Nashville, Tennessee—to establish a branch at Two Town Square Boulevard, Asheville, North Carolina.

Approved: June 1, 2026

M C Bank & Trust Company, Morgan City, Louisiana—to establish a branch at 400 Interstate North Parkway SE, Atlanta, Georgia.

Approved: June 2, 2026

Dallas

PlainsCapital Bank, University Park, Texas—to establish a branch at 500 South Preston Road, Prosper, Texas.

Approved: June 5, 2026

Kansas City

Armstrong Bank, Muskogee, Oklahoma—to establish a branch at 16505 North May Avenue, Oklahoma City, Oklahoma.

Approved: June 1, 2026

Richmond

Bank of the Lowcountry, Walterboro, South Carolina—to establish a branch at 186 Sea Island Parkway, Beaufort, South Carolina.

Approved: June 5, 2026

St. Louis

Armor Bank, Forrest City, Arkansas—to establish a branch at 3105 North College Avenue, Fayetteville, Arkansas.

Approved: June 1, 2026

Simmons Bank, Pine Bluff, Arkansas—to establish a branch at 204 West Washington Avenue, Athens, Tennessee.

Approved: June 1, 2026

Bank Holding Companies

New York

Esquire Financial Holdings, Inc., Jericho, New York—waiver of filing requirement under section 3 of the Bank Holding Company Act to merge with Signature Bancorporation, Inc., and thereby indirectly acquire Signature Bank, both of Rosemont, Illinois, in connection with the merger of Signature Bank with and into Esquire Bank, National Association, Jericho, New York.

Approved: June 5, 2026

Banks, State Member

Chicago

Ally Bank, Sandy, Utah—to make public welfare investments (two requests).

Approved: June 2, 2026

Dallas

Charles Schwab Bank, SSB, Westlake, Texas—to make a public welfare investment.

Approved: June 4, 2026

Charles Schwab Bank, SSB, Westlake, Texas—to make a public welfare investment.

Approved: June 3, 2026

New York

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.*

Approved: May 29, 2026

*Addition

Change in Bank Control

Minneapolis

Deerwood Bancshares, Inc., Baxter, Minnesota—the Zachariah Spalj Escrow Trust, the Kalina Spalj Escrow Trust, the Megan Ritter Escrow Trust, the Joe Ritter Escrow Trust, and the Natalie Ritter Escrow Trust, John Ohlin, as trustee of all aforementioned trusts, all of Baxter, Minnesota; to become members of the Spalj Family Control Group, a group acting in concert, to acquire voting shares of Deerwood Bancshares, Inc., and thereby indirectly acquire voting shares of Deerwood Bank, Waite Park, Minnesota.

Permitted: June 3, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 6, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
MASCOMA MUTUAL FINANCIAL SERVICES CORPORATION	* 3A3 Listed Going Concern * 3A5	Mascoma Mutual Financial Services Corporation, Lebanon, New Hampshire ("Mascoma"), to merge with Androscoggin Bancorp, MHC, and thereby indirectly acquire Androscoggin Bancorp, Inc., and Androscoggin Savings Bank, all of Lewiston, Maine, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended, and section 225.15 of the Board's Regulation Y. In addition, Mascoma, through the acquisition of Portland Trust Company, LLC, would engage in providing trust company functions pursuant to section 225.28(b)(5) of the Board's Regulation Y.	Newspaper: Federal Register:	Not available 07/06/2026

* 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
228000	FRANKLIN SVG BK, FARMINGTON, MAINE	12/07/2025	08/18/2025	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending June 6, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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

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 June 6, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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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 June 6, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORN CITY STATE BANK, THE	Change in Bank Control	Interagency Notice of Change in Bank Control filed by the following individuals and members of the Drewes Family Control Group: Danelda H. Drewes Trust, Custar, Ohio (Trustee: Danelda H. Drewes), Robert L. Drewes Trust, Custar, Ohio (Trustee: Robert L. Drewes) Mark R. Drewes, Custar, Ohio, Melody S. Drewes, Custar, Ohio, Rhonda L. Hogrefe, Bowling Green, Ohio, Roger L. Hogrefe, Bowling Green, Ohio, Lynette M. Behrman, Hamler, Ohio, Herbert A. Behrman, Hamler, Ohio, Lorna I. Behrman, Malinta, Ohio, Darcy R. Krassow, Custar, Ohio, Tyler J. Krassow, Custar, Ohio, Tyler R. Drewes, Deshler, Ohio, Whitney C. Drewes, Deshler, Ohio, Chase L. Drewes, McComb, Ohio, Laura J. Drewes, McComb, Ohio, Nicholas D. Hogrefe, Bowling Green, Ohio, Charity H. Hogrefe, Bowling Green, Ohio, Alexander L. Hogrefe, Arlington, Massachusetts, Kimberly S. Hogrefe, Arlington, Massachusetts, Monica L. Socha, Bowling Green, Ohio, Mark S. Socha, Bowling Green, OH for permission to retain 10 percent or more of the shares and thereby control The Corn City State Bank, Deshler, Ohio.	Newspaper: Federal Register:	06/30/2026 Not available

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

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 June 6, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
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
2849463	FIRST CAP BK, CHARLESTON, SOUTH CAROLINA	11/03/2025	05/19/2025	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 June 6, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
Juno Bancorp, Inc.	* 3A1	Juno Bancorp, Inc., Palm Beach Gardens, Florida, to become a bank holding company by acquiring outstanding shares of New Republic Bank, Charlotte, North Carolina.	Newspaper:	06/28/2026
			Federal Register:	Not available

* 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

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 June 6, 2026**

Filer	Filing Type	Filing Proposal	End of Comment Period	
Barnes Bancorp, Inc.	* 3A1	Barnes Bancorp, Inc., Mount Vernon, Iowa to become a bank holding company and acquire Community State Bank, Paton, Iowa	Newspaper: Federal Register:	Not available 07/09/2026
BROOKFIELD BANCSHARES, INC.	* Thrift Going Concern	Brookfield Bancshares, Inc., Brookfield, Illinois, to merge with NSTS Bancorp, Inc. and thereby acquire North Shore Trust and Savings, both of Waukegan, Illinois, and thereby engage in operating a savings association pursuant to section 225.28(b)(4)(ii) of Regulation Y.	Newspaper: Federal Register:	07/09/2026 07/09/2026
CAPITAL BANCSHARES, INC.	Change in Bank Control	Jean A. Triplett, Primghar, Iowa, Steven J. Leng, Arnolds Park, Iowa, Mary S. Thomson, Primghar, Iowa, Jan M. L. Westergard, Omaha, Nebraska, all a group acting in concert, collectively ("Notificants") to join the Leng Family Control Group, a group acting in concert, to retain shares of Capital Bancshares, Inc., and thereby indirectly retain shares of Savings Bank, both of Primghar, Iowa.	Newspaper: Federal Register:	Not available Not available
FIDELITY BAN CORPORATION	* 3A3	Fidelity Ban Corporation, Independence, Iowa to acquire 100 percent of the shares of Welcome State Bank, Welcome, Minnesota.	Newspaper: Federal Register:	Not available Not available
INDEPENDENT BANK	* Branch (Domestic)	Independent Bank, Grand Rapids, Michigan request to establish a branch located at 4675 32nd Avenue, Suite A, Hudsonville, Michigan.	Newspaper: Federal Register:	06/03/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 6, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
OakNorth U.S. Bank Holdings Inc.	* 3A1 Miscellaneous Election (Domestic) Election (Foreign)	Application by (1) OakNorth UK Holdings Limited, London, United Kingdom; (2) OakNorth Holdings Limited, St. Helier, Jersey; (3) OakNorth Interim Holdings Limited, London, United Kingdom; and (4) OakNorth U.S. Holdings LLC, Wilmington, Delaware, to become bank holding companies by acquiring 100 percent control of (1) Community Unity Bank; and (2) OakNorth Interim Bank, National Association, both of Birmingham, Michigan, pursuant to Section 3(a)(1) of the BHC Act. In addition, OakNorth UK Holdings Limited, OakNorth Holdings Limited, and OakNorth Interim Holdings Limited request treatment as qualified foreign banking organizations pursuant to Section 4(c)(9) of the BHC Act.	Newspaper: Federal Register:	Not available 07/06/2026
TRI-COUNTY BANCORP, INC.	* 3A5	Tri-County Bancorp, Inc., Brown City, Michigan to merge with Mayville Financial Corporation thereby indirectly acquire Mayville State Bank both of Mayville, Michigan.	Newspaper: Federal Register:	07/03/2026 07/09/2026

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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
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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending June 6, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARVEST BANK	* Branch (Domestic)	Arvest Bank, Fayetteville, Arkansas, to establish a branch facility located at 3574 Southern Creek Lane, Jonesboro, Arkansas	Newspaper: Federal Register:	06/12/2026 Not applicable
OMB BANK	* Branch (Domestic)	OMB Bank, Springfield, Missouri, to establish a branch facility to be located at 4701 College Boulevard, Suite 100, Leawood, Kansas	Newspaper: Federal Register:	06/17/2026 Not applicable
RENASANT BANK	Public Welfare Investment	Renasant Bank, Tupelo, Mississippi, requests approval to make a public welfare investment of \$1,931,771 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 \$4,018,235 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 \$2,529,722 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

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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

Institution	Location	Quarter
NONE		
489548	FIRST ST B&TC, CARUTHERSVILLE, MISSOURI	
34742	FIRST WESTERN BK, BOONEVILLE, ARKANSAS	
590640	FNB OXFORD BK, OXFORD, MISSISSIPPI	

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending June 6, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 9

Federal Reserve Bank of Minneapolis

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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

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 June 6, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST FIDELITY BANCORP, INC.	Change in Bank Control	The Lynda Cameron Legacy Trust II, Brian Raftery, as trustee, both of Westfield, New Jersey, to become a member of the Cameron Family Group, a group acting concert, and to acquire voting shares of First Fidelity Bancorp, Inc., and thereby indirectly acquire voting shares of First Fidelity Bank, both of Oklahoma City, Oklahoma.	Newspaper: Federal Register:	Not available 06/23/2026

District: 10

Federal Reserve Bank of Kansas City

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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

Institution	Location	Quarter
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

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending June 6, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
TEXAS REGIONAL BANK	* Branch (Domestic)	Texas Regional Bank, Harlingen, Texas to establish a branch at 7020 FM 511, Brownsville, Texas	Newspaper: Federal Register:	06/18/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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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
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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
3150205	WORTHINGTON BK, ARLINGTON, TEXAS	04/07/2025

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending June 6, 2026

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
Gateway Holding Company, Inc.	* 3A1	Gateway Holding Company, Inc. to become a bank holding company by acquiring 100 percent of the voting common stock of Gateway Commercial Bank, Mesa, Arizona.	Newspaper: Federal Register:	Not available 07/09/2026

* 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
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