FEDERAL RESERVE RELEASE

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

No. 30 Week ending July 25, 2026

Board Actions

None

Actions Under Delegated Authority

Bank Branches, Domestic

Boston

BankNewport, Newport, Rhode Island—to establish a branch at 150 Old Tower Hill Road, Wakefield, Rhode Island.
Approved: July 22, 2026

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 3001 South Lamar Boulevard, Austin, Texas.
Approved: July 23, 2026

St. Louis

The Central Trust Bank, Jefferson City, Missouri—to establish a branch at 338 South Kirkwood Road, Kirkwood, Missouri.
Approved: July 24, 2026

The Central Trust Bank, Jefferson City, Missouri—to establish a branch at 2180 Highway 67, Florissant, Missouri.
Approved: July 21, 2026

Bank Holding Companies

Atlanta

Private Financial, Inc., Gainesville, Georgia—to become a bank holding company by acquiring Private Bank & Trust (a de novo bank), Gainesville, Georgia.
Approved: July 20, 2026

Chicago

Barnes Bancorp, Inc., Mount Vernon, Iowa—to become a bank holding company by acquiring Community State Bank, Paton, Iowa.
Approved: July 22, 2026

Fidelity Ban Corporation, Independence, Iowa—to acquire Welcome State Bank, Welcome, Minnesota.
Approved: July 20, 2026

Banks, State Member

New York

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment.
Approved: July 20, 2026

Change in Bank Control

Cleveland

The Corn City State Bank, Deshler, Ohio—Danelda H. Drewes Trust, Danelda H. Drewes, as trustee, Robert L. Drewes Trust, Robert L. Drewes, as trustee, Mark R. Drewes, Melody S. Drewes, Darcy R. Krassow, and Tyler J. Krassow, all of Custar, Ohio; Rhonda L. Hogrefe, Roger L. Hogrefe, Nicholas D. Hogrefe, Charity H. Hogrefe, Monica L. Socha, and Marc S. Socha, all of Bowling Green, Ohio; Lynette M. Behrman and Herbert A. Behrman, both of Hamler, Ohio; Lorna I. Behrman, Malinta, Ohio; Tyler R. Drewes and Whitni C. Drewes, both of Deshler, Ohio; Chase L. Drewes and Laura J. Drewes, both of McComb, Ohio; and Alexander L. Hogrefe and Kimberly S. Hogrefe, both of Arlington, Massachusetts, as members of the Drewes Family Control Group, a group acting in concert, to retain voting shares of The Corn City State Bank, Deshler, Ohio.
Permitted: July 20, 2026

Richmond

M&F Bancorp, Inc., Durham, North Carolina—Exploration Capital Fund, L.P.; Exploration Capital General Partner, LLC; and Exploration Capital, LLC, all of Salt Lake City, Utah, and Stephen Gustin, Vineyard, Utah, to retain voting shares of M&F Bancorp, Inc., and thereby indirectly retain voting shares of Mechanics & Farmers Bank, Durham, North Carolina.
Withdrawn: July 24, 2026

St. Louis

Brighton Bancorp, Inc., Brighton, Tennessee—Ismet (Michael) I. Sema, Miami Beach, Florida, to retain voting shares of Brighton Bancorp, Inc., and thereby indirectly retain voting shares of Brighton Bank, Brighton, Tennessee.
Permitted: July 22, 2026

Membership

Boston

Fidelity Co-operative Bank, Leominster, Massachusetts—to become a member of the Federal Reserve System.
Approved: July 20, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending July 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* 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
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 July 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEAPACK PRIVATE BANK AND TRUST	* Branch (Domestic)	Peapack Private Bank & Trust, Bedminster, New Jersey, to establish a branch office to be located at 1600 Avenue of the States, Lakewood, New Jersey.	Newspaper: Federal Register:	08/05/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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SN = Substantial noncompliance

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 July 25, 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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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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S = Satisfactory
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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 July 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

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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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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
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 July 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST BANK	* Branch (Domestic)	First Bank, Southern Pines, North Carolina, to establish a branch at 6525 Carnegie Blvd, Charlotte, North Carolina	Newspaper: Federal Register:	08/03/2026 Not applicable
NEW PEOPLES BANK, INC.	* Branch (Domestic)	New Peoples Bank, Inc., Honaker, Virginia, to establish a branch to be located at 165 West Main Street, Wytheville, Virginia.	Newspaper: Federal Register:	08/13/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

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

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

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

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

O = Outstanding
S = Satisfactory
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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
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 July 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMERCE NATIONAL BANKSHARES OF FLORIDA, INC.	Change in Bank Control	Sharon M. France, Daytona Beach, Florida; Jennifer F. Bates, Winter Park, Florida; Amy L. France, Orlando, Florida and Jamison C. France, Ormond Beach, Florida, as members of the France Family Control Group, a group acting in concert, to retain voting shares of Commerce National Bankshares of Florida, Inc., and thereby indirectly retain voting shares of Commerce Bank & Trust, both of Winter Park, Florida.	Newspaper: Federal Register:	08/18/2026 08/10/2026
INTERNATIONAL FINANCE BANK	Membership	International Finance Bank, Miami, Florida, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
REGIONS BANK	* Branch (Domestic)	Regions Bank, Birmingham, Alabama, to establish a mobile branch to be known as the Portable Branch Facility in Tuscaloosa, Alabama to include Tuscaloosa County.	Newspaper: Federal Register:	08/06/2026 Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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

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

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

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S = Satisfactory
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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 July 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK MICHIGAN	* Branch (Domestic)	Bank Michigan, Brooklyn, Michigan, to establish a branch located at 135 E. Main Street, Manchester, Michigan	Newspaper: Federal Register:	07/23/2026 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
ISABELLA BANK CORPORATION	* 18C * 3A3 * 3A5 * Branch (Domestic)	Isabella Bank Corporation, Mount Pleasant, Michigan, to merge with Grand River Commerce, Inc., and thereby indirectly acquire Grand River Bank, both of Grandville, Michigan. Concurrently, Isabella Bank, Mount Pleasant, Michigan, to merge with Grand River Bank, Grandville, Michigan, and thereby establish branches at 4471 Wilson Avenue SW, Grandville, Michigan; and 50 Crahen Avenue NE, Suite 100, Grand Rapids, Michigan.	Newspaper: Federal Register:	Not available Not available
NORTHERN TRUST COMPANY, THE	Public Welfare Investment	The Northern Trust Company, Chicago, Illinois, requests prior approval to make up to a public welfare investment. under Paragraph 23 of Section 9 of the Federal Reserve Act and Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

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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
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

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 July 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* 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
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
205243	FARMERS & MERCHANTS BK, BALDWYN, MISSISSIPPI	07/17/2025	04/14/2025	S	Int Small Bank
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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
913146	STONE BK, MOUNTAIN VIEW, ARKANSAS	07/21/2025	03/31/2025	S	Int Small Bank

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending July 25, 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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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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
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 July 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK7 CORP	* 3A3	Bank7 Corp, Oklahoma City, Oklahoma, to acquire 71 percent of Century Financial Services Corporation, and thereby indirectly acquire voting shares of Century Bank, both of Santa Fe, New Mexico.	Newspaper: Federal Register:	Not available Not available
CITIZENS BANCSHARES, INC., ESOP	* 3A3	Citizens Bancshares, Inc., ESOP to acquire up to 47.03 percent of Citizens Bancshares, Inc., and thereby indirectly acquire additional shares of The Citizens Bank of Edmond, all of Edmond, Oklahoma.	Newspaper: Federal Register:	08/23/2026 08/27/2026
COUNTRY BANK SHARES, INC.	Change in Bank Control	Gregory A. Dunlap Revocable Trust, Gregory Dunlap and Jessica Dunlap as co-trustees, all of Milford, Nebraska, to join the Dunlap Family Control Group, a group acting concert, to acquire voting shares of Country Bank Shares, Inc., and thereby indirectly acquire voting shares of Farmers and Merchants Bank, both of Milford, Nebraska. Gregory Dunlap is a member of the Dunlap Family Group and was previously permitted by the Federal Reserve System to acquire voting shares of Country Bank Shares, Inc.	Newspaper: Federal Register:	08/14/2026 08/12/2026

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending July 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
F&M BANCSHARES, INC.	Change in Bank Control	The JVA Inheritance Trust for Terry V. Anderson, Terry V. Anderson, trustee, both of Piedmont, Oklahoma; the JVA Inheritance Trust for John T. Anderson, John T. Anderson, trustee, both of Crescent, Oklahoma; the JVA Inheritance Trust for Barry L. Anderson, Barry L. Anderson, trustee, both of Guthrie, Oklahoma; and the JVA Inheritance Trust for Patti J. Rains, Patti J. Rains, trustee, both of Oklahoma City, Oklahoma; to join the Anderson Family Group, a group acting in concert, to acquire voting shares of F&M Bancshares, Inc., Crescent, Oklahoma, and thereby indirectly acquire voting shares of F&M Bank, Edmond, Oklahoma. Terry V. Anderson, John T. Anderson, Barry L. Anderson, and Patti J. Rains are members of the Anderson Family Group and were each previously permitted by the Federal Reserve System to acquire voting shares of the company in their individual capacities.	Newspaper: Not available Federal Register: 08/14/2026
LAMAR BANK AND TRUST COMPANY	* Branch (Domestic)	Lamar Bank and Trust Company, Lamar, Missouri, to establish a branch located at 722 West Street, Stockton, Missouri.	Newspaper: 08/06/2026 Federal Register: 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.

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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
524953	FIRST PRYORITY BK, PRYOR, OKLAHOMA	06/15/2026	11/17/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

2465881	PLATTE VALLEY BK, SCOTTSBLUFF, NEBRASKA	09/08/2025	06/09/2025	O	Int Small Bank
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

* 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
990352	UNITED B&TC, MARYSVILLE, KANSAS	02/20/2026	11/17/2025	S	Int Small Bank
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 July 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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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
3465392	PEGASUS BK, DALLAS, TEXAS	05/02/2025	11/18/2024	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 July 25, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST PACIFIC BANK	* Branch (Domestic)	First Pacific Bank, Whittier, California, to establish a new branch office at 74361 CA-111, Suite 7, Palm Desert, California.	Newspaper: Federal Register:	Not available Not applicable

* 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		

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