



FEDERAL RESERVE RELEASE

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

No. 7 Week ending February 14, 2026



## Board Actions

### Enforcement

Regions Bank, Birmingham, Alabama—consent order of prohibition against Nicole M. Ramsey, a former institution-affiliated party.

Announced: February 12, 2026

### Reserve Bank Operations

Federal Reserve Bank Directors—appointment of a Class C director for the Federal Reserve Bank of Richmond.

Approved: February 13, 2026

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### Chicago

Wayne Bank and Trust Co., Richmond, Indiana—to establish a branch at 629 East Main Street, Hagerstown, Indiana.

Approved: February 12, 2026

#### Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 3501 Forest Hill Circle, Forest Hill, Texas.

Approved: February 12, 2026

### Bank Holding Companies

#### Chicago

First Financial Corporation (First Financial), Terre Haute, Indiana—waiver of filing requirement under section 3 of the Bank Holding Company Act for First Financial to acquire CedarStone Financial, Inc., and thereby indirectly acquire its subsidiary state nonmember bank, CedarStone Bank, both of Lebanon, Tennessee.\*

Granted: February 2, 2026

\*Addition

Jewel Box Financial Services, Inc. (Jewel Box), Columbus, Wisconsin—waiver of filing requirement under section 3 of the Bank Holding Company Act for Jewel Box to acquire Ambanc Financial Services, Inc., and thereby indirectly acquire its subsidiary state nonmember bank, American Bank of Beaver Dam, both of Beaver Dam, Wisconsin.\*

Granted: February 2, 2026

\*Addition

#### General Counsel

Citizens Financial Corporation (CFC) and Citizens Bank of West Virginia, Inc. (Citizens), both of Elkins, West Virginia—waiver of filing requirement under section 3 of the Bank Holding Company Act for CFC and its subsidiary state nonmember bank, Citizens, to acquire Miners and Merchants Bank, Thomas, West Virginia.\*

Granted: February 6, 2026

\*Addition

Halbur Bancshares, Inc., Westside, Iowa—waiver of filing requirement under section 3 of the Bank Holding Company Act for the Margaret A. White Trust dated November 9, 2010, as amended and restated on September 23, 2021, and the Margaret A. White Marital Trust dated November 9, 2010, as amended and restated on September 23, 2021, both of Westside, Iowa, in connection with the acquisition by James J. White of certain voting shares of Halbur Bancshares and the indirect acquisition of shares of its subsidiary state nonmember bank, Westside State Bank, Westside, Iowa.\*

Granted: February 5, 2026

\*Addition

### ***Kansas City***

Overbrook Bankshares, Inc. (Overbrook), Overbrook, Kansas—waiver of filing requirement under section 3 of the Bank Holding Company Act for Overbrook to acquire and merge with Norcon Financial Corporation and thereby indirectly acquire its subsidiary state nonmember bank, Conway Bank, both of Conway Springs, Kansas.\*

Granted: February 3, 2026

\*Addition

Platte Valley Financial Service Companies, Inc. (Platte Valley), Scottsbluff, Nebraska—waiver of filing requirement under section 3 of the Bank Holding Company Act for Platte Valley to acquire and merge with Enevoldsen Management Company and thereby indirectly acquire its subsidiary state nonmember bank, The Potter State Bank of Potter, Potter, Nebraska.

Granted: February 11, 2026

### ***New York***

Ballston Spa Bancorp, Inc. (Ballston Spa), Ballston Spa, New York—waiver of filing requirement under section 3 of the Bank Holding Company Act for Ballston Spa to merge with NBC Bancorp, Inc., and thereby indirectly acquire its subsidiary national bank, National Bank of Coxsackie, Coxsackie, New York.

Granted: February 10, 2026

### ***Philadelphia***

Mid Penn Bancorp, Inc. (Mid Penn), Harrisburg, Pennsylvania—waiver of filing requirement under section 3 of the Bank Holding Company Act for Mid Penn to merge with 1st Colonial Bancorp, Inc., and thereby indirectly acquire its subsidiary state nonmember bank, 1st Colonial Community Bank, both of Collingswood, New Jersey.\*

Granted: February 6, 2026

\*Addition

## **Bank Mergers**

### ***Kansas City***

Platte Valley Bank, Scottsbluff, Nebraska—to merge with The Potter State Bank of Potter, Potter, Nebraska, and retain the acquired facilities as branches.

Approved: February 11, 2026

## **Bank Premises**

### ***St. Louis***

RiverWind Bank, Augusta, Arkansas—to increase its investment in bank premises.

Approved: February 11, 2026

## **Banks, Foreign**

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

Cooperativa de Ahorro y Credito Elga, Ltda., Tegucigalpa, Honduras—to establish a representative office in Miami, Florida.

Announced: February 12, 2026

### **Change in Bank Control**

#### **Atlanta**

Peoples Bancshares of TN, Inc., Madisonville, Tennessee—Delmar A. Benton, Sharon Benton, Sara Jane Frerichs, and BD and Merle Benton Trust, Delmar A. Benton as trustee, all of Madisonville, Tennessee; Darrell A. Benton, Meghan N. Benton, Elizabeth Sharon Benton, Sally Suzanne Benton, and Nancy F. Garza, all of Maryville, Tennessee, to form the Benton Family Control Group, a group acting in concert, to retain voting shares of Peoples Bancshares of TN, Inc., and thereby indirectly retain voting shares of Peoples Bank of East Tennessee, Madisonville, Tennessee.

Permitted: February 12, 2026

#### **Chicago**

Halbur Bancshares, Inc., Westside, Iowa—James J. White, Westside, Iowa, to acquire voting shares of Halbur Bancshares, Inc., and thereby indirectly acquire voting shares of Westside State Bank, Westside, Iowa.\*

Permitted: February 4, 2026

\*Addition

#### **Kansas City**

Washington 1st Banco, Inc., Washington, Kansas—Cynthia Judd Martinez 2020-BHC Grantor Retained Annuity Trust, Lincoln, Nebraska, Paul W. Judd, Elkhorn, Nebraska, as trust director; the Paul W. Judd 2020-BHC Grantor Retained Annuity Trust, Elkhorn, Nebraska, David A. Judd, Pomona, Kansas, as trust director; and Union Bank and Trust Company, Lincoln, Nebraska, as corporate trustee for the aforementioned trusts, to join the Roger Judd Family Group, a group acting in concert; and the David A. Judd 2020-BHC Grantor Retained Annuity Trust, Pomona, Kansas, Cynthia Judd Martinez, Lincoln, Nebraska, as trust director, and Union Bank and Trust Company, Lincoln, Nebraska, as corporate trustee; the Gary W. Judd Trust dated July 22, 2004, Gary W. Judd, trustee, both of Parkville, Missouri; and the Nancy L. Judd Trust dated May 1, 2007, Nancy L. Judd, trustee, both of Lincoln, Nebraska, to join the Stanley Judd Family Group, a group acting in concert, to retain voting shares of Washington 1st Banco, Inc., and thereby indirectly retain voting shares of FNB Washington, Washington, Kansas. Cynthia Judd Martinez and Paul W. Judd have been previously permitted by the Federal Reserve System to acquire voting shares of Washington 1st Banco, Inc., and are current members of the Roger Judd Family Group.

Permitted: February 13, 2026

Whitcorp Financial Company, Leoti, Kansas—CMJ Equity, LLC and Barth Whitham, both of Morrison, Colorado; Caitlin Whitham 2017A Trust, Morrison, Colorado, co-trustees Caitlin Whitham, Denver, Colorado, and Peter Page, Lamar, Colorado; Morgan Whitham 2017A Trust, Morrison, Colorado, co-trustees Morgan Whitham, Morrison, Colorado, and Peter Page; Jacqueline Whitham 2017A Trust, Morrison, Colorado, co-trustees Jacqueline Whitham, Boulder, Colorado, and Peter Page, to join the Whitham Family Control Group, a group acting in concert, to acquire voting shares of Whitcorp Financial Company, and thereby indirectly acquire voting shares of Western State Bank, Garden City, Kansas, and Frontier Bank, Lamar, Colorado. Barth Whitham and Peter Page have previously been permitted by the Federal Reserve System to join the Whitham Family Control Group.

Permitted: February 9, 2026

## **International Operations**

### ***Boston***

Computershare Trust Company, National Association, Canton, Massachusetts—to establish a branch in London, England, pursuant to section 211.3(b)(2) of Regulation K.

Approved: February 12, 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: February 9, 2026

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending February 14, 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: 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>
699105	BLUESTONE BK, RAYNHAM, MASSACHUSETTS	03/02/2025	11/04/2024	S	Int Small Bank
447100	CORNERSTONE BK, SPENCER, MASSACHUSETTS	07/06/2024	03/04/2024	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: 2**

**Federal Reserve Bank of New York**

**Filings received during the week ending February 14, 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: 2**

**Federal Reserve Bank of New York**

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3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	08/18/2024	01/16/2024	NI	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: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending February 14, 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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3603961	VICTORY BK, LIMERICK, PENNSYLVANIA	06/14/2024	07/10/2023	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 February 14, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period
HARRIS WILLIAMS UK HOLDINGS LLC	Investment	The PNC Financial Services Group, Inc., Pittsburgh, Pennsylvania, on behalf of its Agreement Corporation subsidiary, Harris Williams UK Holdings LLC, to invest in its wholly-owned subsidiaries, Harris Williams & Co. Ltd, London, England, and Harris Williams & Co. Corporate Finance Advisors GmbH, Frankfurt, Germany, pursuant to section 211.9(f) of Regulation K.	Newspaper: Federal Register:

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**District: 4**

**Federal Reserve Bank of Cleveland**

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504311	GENOA BKG CO, GENOA, OHIO	03/22/2025	05/13/2024	O	Int Small Bank
1017425	KILLBUCK SVGS BK CO, KILLBUCK, OHIO	01/18/2025	07/29/2024	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: 5

Federal Reserve Bank of Richmond

Filings received during the week ending February 14, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period	
BOC Financial Corporation	* 3A5	BOC Financial Corporation, Ocean City, Maryland, to become a bank holding company by acquiring 100% of the voting securities of Bank of Ocean City, Ocean City, Maryland.	Newspaper: Federal Register:	Not available Not available
FIRST COMMUNITY BANK	* Branch (Domestic)	First Community Bank, Bluefield, Virginia, to establish a branch at 243 Main Avenue, Pineville, West Virginia	Newspaper: Federal Register:	02/20/2026 Not applicable

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**District: 5**

**Federal Reserve Bank of Richmond**

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3567269	SELECT BK, FOREST, VIRGINIA	06/01/2024	04/17/2023	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: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending February 14, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period	
DAWSON BANCSHARES, INC.	Change in Bank Control	Harry Phillips Smith 2020 Trust, with Raines Smith Bettis and John L. Leach, III, as co-trustees, Robert L. Leach, and Adelaide S. Satterfield, all of Albany, Georgia, to retain voting shares of Dawson Bancshares, Inc., and indirectly retain voting shares of Bank of Dawson, both of Dawson, Georgia, and form the Smith Family Group.	Newspaper: Federal Register:	03/02/2026 02/26/2026
Locality Bancshares, Inc.	* 3A1	Locality Bancshares, Inc., to become a bank holding company by acquiring 100 percent of Locality Bank, both of Fort Lauderdale, Florida.	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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956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	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 February 14, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLES BANCORP	Change in Bank Control	Michael White, Galena, Illinois, The TCW Living Trust dated October 23, 2024, Tucson, Arizona, Timothy C. White, individually and as Trustee of The TCW Living Trust dated October 23, 2024, Tucson, Arizona, Kerry Hipenbecker, Venice, Florida, Kim White-Barrow, Haines City, Florida, Britt White, Galena, Illinois, Eric White, Galena Illinois, Bryan White, Apple Valley, Minnesota, Kevin Pederson, Brecksville, Ohio, Howard Barrow III, Woodbridge, Virginia, Elinor Domes, Lugoff, South Carolina, Anne Barrow, Henrcio, Virginia, and Katheryn Barrow David, Williamsburg, Virginia, to form the White Family Control Group, a group acting in concert, to retain voting shares of Peoples Bancorp, Inc., and thereby indirectly retaining voting shares of Peoples State Bank, both of Prairie du Chien, Wisconsin.	Newspaper: Federal Register:	Not available Not available

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\* Subject to the provisions of the Community Reinvestment Act

**District: 7**

**Federal Reserve Bank of Chicago**

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930442	BANK OF PONTIAC, PONTIAC, ILLINOIS	10/25/2024	07/15/2024	S	Int Small Bank
711548	CHELSEA ST BK, CHELSEA, MICHIGAN	06/10/2024	02/26/2024	S	Int Small Bank
502746	COMMUNITY ST BK, AVILLA, INDIANA	06/15/2024	03/04/2024	S	Int Small Bank
724744	GNB BK, GRUNDY CENTER, IOWA	02/08/2025	11/18/2024	S	Int Small Bank
3804535	GUARANTY BK, SPRINGFIELD, MISSOURI	03/31/2024	05/01/2023	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 February 14, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BANK CORP	* 3A5	First Bank Corp., Fort Smith, Arkansas, to merge with First State Banking Corporation and thereby indirectly acquire First State Bank, both of Russellville, Arkansas.	Newspaper:	03/11/2026
	* 3A3		Federal Register:	03/16/2026

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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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261940	ANSTAFF BK, GREEN FOREST, ARKANSAS	02/28/2025	11/12/2024	S	Int Small Bank
168571	ARMOR BK, FORREST CITY, ARKANSAS	01/19/2025	10/15/2024	S	Int Small Bank
466754	BANK OF FAYETTE CTY, PIPERTON, TENNESSEE	11/02/2024	07/22/2024	S	Int Small Bank
541857	CARROLL B&T, HUNTINGDON, TENNESSEE	09/27/2024	06/03/2024	S	Int Small Bank
114840	FIRST ST BK, RUSSELLVILLE, ARKANSAS	03/22/2025	12/02/2024	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
909055	PEOPLES B&TC CO, TROY, MISSOURI	07/28/2024 04/22/2024
3350724	SIGNATURE BK, FAYETTEVILLE, ARKANSAS	02/16/2025 10/15/2024

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\* Subject to the provisions of the Community Reinvestment Act

**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending February 14, 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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613156	FIRST MT BK, MISSOULA, MONTANA	06/23/2024	09/11/2023	S	Int Small Bank
685676	OPPORTUNITY BK OF MT, HELENA, MONTANA	04/29/2024	10/24/2022	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 February 14, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period
CHICKASAW	* 18C	Chickasaw Community Bank, Oklahoma Newspaper:	03/14/2026
COMMUNITY BANK	* Branch (Domestic)	City, Oklahoma, to merge with Oklahoma Heritage Bank, Roff, Oklahoma, and incident thereto, retain acquired facilities as branch offices.	Federal Register: Not applicable

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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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<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>
463650	ADAMS B&TC, OGALLALA, NEBRASKA	11/07/2024	08/05/2024	S	Int Small Bank
311050	AMERICAN HERITAGE BK, SAPULPA, OKLAHOMA	04/07/2024	08/14/2023	S	Int Small Bank
862057	BANK OF CMRC, CHANUTE, KANSAS	07/04/2024	04/15/2024	S	Int Small Bank
482053	CITIZENS ST BK, WISNER, NEBRASKA	04/29/2024	02/12/2024	S	Int Small Bank
386450	FIVE POINTS BK, HASTINGS, NEBRASKA	10/14/2024	07/29/2024	S	Int Small Bank

**CRA Examinations scheduled for Quarter of**

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<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
396255	SOVEREIGN BK, SHAWNEE, OKLAHOMA	05/01/2025

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\* Subject to the provisions of the Community Reinvestment Act

**District: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending February 14, 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: 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.

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>
965789	SUSSER BK, DALLAS, TEXAS	02/13/2025	08/26/2024	S	Int Small Bank
3630323	THIRD COAST BK SSB, HUMBLE, TEXAS	08/14/2022	04/25/2022	S	Int Small Bank
645465	VISTA BK, DALLAS, TEXAS	07/29/2024	04/01/2024	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: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending February 14, 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: 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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- 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>
3487947	UNIBANK, LYNNWOOD, WASHINGTON	07/05/2024	07/31/2023	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