



FEDERAL RESERVE RELEASE

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

No. 10 Week ending March 7, 2026

## Board Actions

### Enforcement

East Cambridge Savings Bank, Cambridge, Massachusetts—consent order of prohibition against Klaus Koberstein, a former institution-affiliated party.

Announced: March 3, 2026

United Bank, Fairfax, Virginia—consent order of prohibition against Jacob Hilton, a former institution-affiliated party.

Announced: March 3, 2026

Wells Fargo & Co., San Francisco, California—termination of the Board's 2018 enforcement action.

Announced: March 5, 2026

### Supervision and Regulation

KeyCorp, Cleveland, Ohio—determination not to recalculate KeyCorp's stress capital buffer requirement.

Approved: March 3, 2026

## **Actions Under Delegated Authority**

### **Bank Holding Companies**

#### ***Atlanta***

FirstBanc of Alabama, Inc., Talladega, Alabama—to merge with FBDC Financial Corp. and thereby indirectly acquire First Fidelity Bank, both of Fort Payne, Alabama.

Approved: March 2, 2026

#### ***Kansas City***

Integra BG, LLC, Jackson, Wyoming—to become a bank holding company by acquiring UCSB Financial Corporation and thereby indirectly acquiring Uinta Bank, both of Mountain View, Wyoming.

Approved: March 2, 2026

#### ***Minneapolis***

PB Family Bancshares, Inc., Hastings, Minnesota—to acquire Gateway Bank, Mendota Heights, Minnesota.

Approved: March 6, 2026

#### ***Richmond***

BOC Financial Corporation, Ocean City, Maryland—to become a bank holding company by acquiring Bank of Ocean City, Ocean City, Maryland.

Approved: March 5, 2026

### **Bank Mergers**

#### ***Kansas City***

High Plains Bank, Flagler, Colorado—to merge with First National Bank of Hugo, Hugo, Colorado, and thereby establish branches in Hugo, Leadville, and Limon, Colorado.

Approved: March 5, 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: March 6, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 7, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period	
NEEDHAM BANK	* Branch (Domestic)	Needham Bank, Needham, Massachusetts, to establish a branch facility to be located at 111 Huntington Avenue, Suite 181, Boston, Massachusetts 02199.	Newspaper: Federal Register:	03/19/2026 Not applicable
NEEDHAM BANK	* Branch (Domestic)	Needham Bank, Needham, Massachusetts, to establish a branch facility to be located at 16 Artisan Drive #1100, Salem, New Hampshire, 03079.	Newspaper: Federal Register:	03/19/2026 Not applicable

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\* 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.

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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 March 7, 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 March 7, 2026**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CUSTOMERS BANK	* Branch (Domestic)	Customers Bancorp, Inc and Customers Bank, Malvern, PA propose to establish a limited service branch located at 4425 Military Trail, Suite 205, Jupiter, FL 33458 and to convert two existing limited purpose banking offices located at 100 Crescent Ct. #220, Dallas, TX 75201 and 44 Farnsworth St., 8th floor, Boston, MA 02210 into limited services branches.	Newspaper: Federal Register:	03/18/2026 Not applicable
OCEANFIRST FINANCIAL CORP.	* 3A3 * 3A5	OceanFirst Financial Corp., Toms River, New Jersey; to merge with Flushing Financial Corporation, and thereby indirectly acquire Flushing Bank, both of Uniondale, New York.	Newspaper: Federal Register:	Not available 03/02/2026
PATRIOT FINANCIAL PARTNERS LP	Change in Bank Control	Parkway Bancorp, Inc., Harwood Heights, Illinois -- Patriot Financial Partners IV, L.P.; Patriot Financial Partners Parallel IV, L.P.; Patriot Financial Partners GP IV, L.P.; Patriot Financial Partners GP IV, LLC; Patriot Financial Partners V, L.P.; Patriot Financial Partners GP V, L.P.; Patriot Financial Partners GP V, LLC; Patriot Financial Partners VC Parallel V, L.P.; Patriot Financial Partners Parallel GP V, LLC; Patriot Financial Advisors, L.P.; Patriot Financial Advisors, LLC; W. Kirk Wycoff; and James Deutsch, all of Radnor, Pennsylvania; a group acting in concert, to acquire voting shares of Parkway Bancorp, Inc., and thereby indirectly acquire voting shares of Parkway Bank and Trust Company, Harwood Heights, Illinois.	Newspaper: Federal Register:	Not available 03/16/2026

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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 March 7, 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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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 March 7, 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: 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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**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending March 7, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
M C BANK & TRUST COMPANY	Membership	M C Bank & Trust, Morgan City, Louisiana, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

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**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 March 7, 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 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 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
BANK CMG	* 18C * Branch (Domestic)	Bank CMG, Madison, Wisconsin to merge with Farmers Savings Bank, Mineral Point, Wisconsin. Bank CMG will establish branches at 1113 Johns Street, Dodgeville, Wisconsin; 3156 Main Street, Emund, Wisconsin; 501 Second Avenue, Hollandale, Wisconsin; 305 Doty Street, Mineral Point, Wisconsin; and 1833 Springdale Street, Mount Horeb, Wisconsin.	Newspaper: Federal Register:	Not available Not applicable
CIBC BANK USA	Public Welfare Investment	CIBC Bank USA, Chicago, Illinois, prior notice of its Public Welfare Investment, pursuant to Section 208.22 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
ENOVA INTERNATIONAL, INC.	* 3A1	Enova International, Inc., Chicago, Illinois to become a bank holding company by acquiring Grasshopper Bancorp, Inc. and thereby indirectly acquiring Grasshopper Bank, National Association, both of New York, New York through merger with Enova Interim Bank, N.A., South Jordan, Utah.	Newspaper: Federal Register:	Not available 02/27/2026

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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 March 7, 2026**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST ILLINOIS CORPORATION	Change in Bank Control	David W. Rathje, Decatur, Illinois; Kelly S. Rathje Brandon, Decatur, Illinois; the Jonathan 2012 Irrevocable Trust, with Kelly S. Rathje Brandon and David W. Rathje as co-trustees, all of Decatur, Illinois; the Lauren 2012 Irrevocable Trust, with Kelly S. Rathje Brandon and David W. Rathje as co-trustees, all of Decatur, Illinois; David J. Rathje, Decatur, Illinois; Rachel O. Rathje, Decatur, Illinois; and David J. Rathje, Fort Myers, Florida, a group acting in concert, to retain voting shares of First Illinois Corporation and thereby indirectly retain voting shares of HPB Holdings, Inc. and Hickory Point Bank and Trust, all of Decatur, Illinois.	Newspaper: Federal Register:	Not available Not available
GreatAmerica Holdings, Inc.	* 3A1	GreatAmerica Holdings, Inc., Cedar Rapids, Iowa, to become a bank holding company by acquiring 100 percent of Heritage Bank, Marion, Iowa and merging with GreatAmerica Interim National Bank, Cedar Rapids, Iowa. Additionally, GreatAmerica Holdings Inc., to engage in certain nonbanking activities pursuant to section 225.28(b) of Regulation Y. Concurrently, Bank proposes to establish a de novo Edge Act Corporation, pursuant section 211.5 and 211.9 of Regulation K	Newspaper: Federal Register:	Not available 03/19/2026
The Stephen M. Calk 2025 Trust	* Acquisition	The Stephen M. Calk 2025 Trust with Bernard Banks as trustee, both of Houston, Texas to become a savings and loan holding company by acquiring National Bancorp Holdings, Inc., Chicago, Illinois.	Newspaper: Federal Register:	Not available 02/09/2026

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**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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**District: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending March 7, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
GENESIS BANCORP, INC.	Change in Bank Control	Notice by Heath O'Brien Jenkins, Madison, Mississippi, to acquire voting shares of Genesis Bancorp, Inc., and thereby indirectly acquire voting shares of Genesis Bank, both of Benoit, Mississippi	Newspaper: Federal Register:	03/24/2026 03/26/2026
OAKSTAR BANK	* Branch (Domestic)	OakStar Bank, Springfield, Missouri, to establish a branch located at 2000 S. Springfield Avenue, Bolivar, Missouri.	Newspaper: Federal Register:	03/19/2026 Not applicable

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**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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**District: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending March 7, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
KENSINGTON BANCORP., INC.	Change in Bank Control	Brian Schoenborn, Saint Joseph, Minnesota, to acquire additional voting shares of Kensington Bancorp Incorporated, and thereby acquire voting shares of Kensington Bank, both of Kensington, Minnesota.	Newspaper: Federal Register:	03/25/2026 Not available
SECURITY FINANCIAL BANK	* Branch (Domestic)	Security Financial Bank, Durand, Wisconsin, to establish a branch facility to be located at 1610 Princeton Crossing, Eau Claire, Wisconsin.	Newspaper: Federal Register:	Not available Not applicable

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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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**District: 10**

**Federal Reserve Bank of Kansas City**

**Filings received during the week ending March 7, 2026**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BERCO, INC.	Change in Bank Control	Richard Counihan, Mercer Island, Washington, as co-trustee of Kent M. Berkley Trust, Bennington, Kansas; Paula Nelson, Tescott, Kansas, as co-trustee of Robert B. Berkley Trust, Salina, Kansas; Jeff A. Berkley Trust II, Lawrence, Kansas; Karen M. Deckert Trust II, Tescott, Kansas; Karla J. Spurgeon Trust II, Lawrence, Kansas; Calvin J. Berkley Trust II, Tescott, Kansas; Marika Spurgeon GP Trust, Lawrence, Kansas; Brenna Spurgeon GP Trust, Lawrence, Kansas; Patrick Spurgeon GP Trust, Lawrence, Kansas; Rebekah Berkley GP Trust, Lawrence, Kansas; Rachel Berkley GP Trust, Lawrence, Kansas; Sam Deckert GP Trust, Tescott, Kansas; Lucas Deckert GP Trust, Tescott, Kansas; Megan Berkley GP Trust, Tescott, Kansas; and Collin Berkley GP Tescott, Kansas; to join the Berkley Family Group, a group acting in concert, to retain voting shares of Berco, Inc., and indirectly retain voting shares of The Bennington State Bank, both of Salina, Kansas.	Newspaper:	Not available
			Federal Register:	Not available
GRAND CAPITAL CORPORATION	Change in Bank Control	R.K. Buerge Family, L.P. Robin K. Buerge Revocable Trust (Robin Buerge, Trustee), Robin K. Buerge Spouse's Trust (Austin Buerge, Trustee), general partners, all of Tulsa, Oklahoma; to join the Buerge Family Control Group, a group acting in concert, to acquire voting shares of Grand Capital Corporation, Tulsa, Oklahoma, and thereby indirectly acquire voting shares of Grand Bank, Tulsa, Oklahoma. Robin Buerge and Austin Buerge are previously approved members of the Buerge Family Control Group.	Newspaper:	03/16/2026
			Federal Register:	Not available

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District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending March 7, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period	
LINDOE, INC.	Change in Bank Control	Mary Jean Berg Buford, Ordway, Colorado, as trustee of Mary Jean Berg Buford Living Trust, and co-trustee of Phillip W. & Mary Jean Berg Buford Living Trust to acquire shares of Lindoe, Inc., Ordway, Colorado ("Company"), and thereby indirectly acquire voting shares of The Gunnison Bank and Trust Company, Gunnison, Colorado ("Bank"). Additionally, Mary Jean Berg Buford Living Trust, Mary Jean Berg Buford, trustee, both of Ordway, Colorado; Phillip W. & Mary Jean Berg Buford Living Trust, Mary Jean Berg Buford and Phillip Buford, co-trustees, all of Ordway, Colorado; Mary Jean Berg Buford and Philip Buford, both of Ordway, Colorado; Leif Berg and Sariah Berg, both of Ordway, Colorado; Jennifer Berg-Ramsey and Terry Ramsey, both of Ault, Colorado; Jennifer Berg-Ramsey Trust, Jennifer Berg-Ramsey, trustee, both of Ault, Colorado to become members of the Berg Family Group, a group acting in concert, to acquire shares of Company, and thereby indirectly acquire voting shares of Bank.	Newspaper:	Not available
			Federal Register:	Not available

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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>
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 March 7, 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.

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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 March 7, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COASTAL COMMUNITY BANK	* 18C	Coastal Community Bank, Everett, Washington, to purchase certain assets and assume certain liabilities of First Priority Bank, Pryor, Oklahoma.	Newspaper: Federal Register:	03/03/2026 Not applicable
WESTERN ALLIANCE BANK	Public Welfare Investment	Western Alliance Bank, Phoenix, Arizona proposes to make a \$3 million public welfare investment in Community Housingworks ("CHW").	Newspaper: Federal Register:	Not applicable Not applicable

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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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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>
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