



FEDERAL RESERVE RELEASE

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

No. 11 Week ending March 14, 2026

Board Actions

Bank Holding Companies

Associated Banc-Corp, Green Bay, Wisconsin—to acquire American National Corporation and thereby indirectly acquire American National Bank, both of Omaha, Nebraska.

Announced: March 11, 2026

CBS Banc-Corp., Russellville, Alabama—to acquire TAG Bancshares Inc., and thereby indirectly acquire Citizens Bank & Trust, Inc., both of Trenton, Georgia.

Announced: March 9, 2026

FirstSun Capital Bancorp, Denver, Colorado—to merge with First Foundation Inc., Irving, Texas, and thereby indirectly acquire First Foundation Bank, Irvine, California.

Announced: March 11, 2026

Home BancShares, Inc., Conway, Arkansas—to acquire and subsequently merge with Mountain Commerce Bancorp, Inc., and thereby indirectly acquire Mountain Commerce Bank, both of Knoxville, Tennessee. In addition, Centennial Bank, Conway, Arkansas, to merge with Mountain Commerce Bank and thereby establish and operate a branch at Mountain Commerce Bank's location.

Announced: March 12, 2026

Enforcement

Equity Bank, Andover, Kansas—consent order of prohibition against Cassandra Grayson, a former institution-affiliated party.

Announced: March 13, 2026

The First State Bank of Dongola, Dongola, Illinois—consent order of prohibition against Sandra Adams, a former institution-affiliated party.

Announced: March 13, 2026

Industrial and Commercial Bank of China Ltd., Beijing, People's Republic of China, and Industrial and Commercial Bank of China Ltd., New York Branch, New York, New York—(1) written agreement dated November 4, 2021, terminated February 27, 2026, and (2) cease-and-desist order dated January 16, 2024, terminated February 26, 2026.

Announced: March 10, 2026

Standard Chartered PLC, London, United Kingdom; Standard Chartered Bank, London, United Kingdom; and Standard Chartered Bank, New York Branch, New York, New York—cease-and-desist orders dated December 10, 2012, and April 8, 2019, terminated February 26, 2026.

Announced: March 10, 2026

Forms

CFPB G—initial Board review to extend without revision the Registration of Mortgage Loan Originators.

Approved: March 13, 2026

FR 1378—to discontinue the Surveys of Consumer and Community Affairs.

Approved: March 13, 2026

FR 4031—final Board review to extend without revision the Notice of Branch Closure.

Approved: March 13, 2026

Regulations and Policies

BGFRS-14—notice of a modified system of records, BGFRS-14, " FRB—General File of Reserve Bank and Branch Directors."

Approved: March 11, 2026

Actions Under Delegated Authority

Bank Holding Companies

Atlanta

Locality Bancshares, Inc., Fort Lauderdale, Florida—to become a bank holding company by acquiring Locality Bank, Fort Lauderdale, Florida.

Approved: March 12, 2026

Chicago

Koss-Winn Bancshares, Inc., Buffalo Center, Iowa—waiver of filing requirement under section 3 of the Bank Holding Company Act for Koss-Winn Bancshares, Inc., to acquire Peoples State Bank of Wells, Wells, Minnesota, in connection with the merger of Peoples State Bank of Wells with and into Farmers Trust & Savings Bank, Buffalo Center, Iowa.*

Granted: February 25, 2026

*Addition

General Counsel

Halbur Bancshares, Inc., Westside, Iowa—waiver of filing requirement under section 3 of the Bank Holding Company Act for the Jeffrey L. Renner Trust dated October 19, 2023, as amended and restated on February 14, 2024, Bellevue, Nebraska, in connection with the acquisition by Elizabeth A. Renner, Omaha, Nebraska, and Mary Alexandra Dennis-Renner, Pasadena, California, of certain voting shares of Halbur Bancshares, Inc., and the indirect acquisition of shares of its subsidiary state nonmember bank, Westside State Bank, Westside, Iowa.*

Granted: February 25, 2026

*Addition

Kansas City

Bethany Bankshares, Inc., Bethany, Missouri—waiver of filing requirement under section 3 of the Bank Holding Company Act for Bethany Bankshares, Inc., to acquire and merge with Latham Bancshares, Inc., and thereby indirectly acquire its subsidiary national bank, The Tipton Latham Bank, National Association (Tipton Bank), both of Tipton, Missouri, in connection with the merger of Tipton Bank with and into BTC Bank, Bethany, Missouri.*

Granted: March 2, 2026

*Addition

High Plains Banking Group, Inc., Flagler, Colorado—waiver of filing requirement under section 3 of the Bank Holding Company Act for High Plains Banking Group, Inc., to acquire First National Bank of Hugo, Hugo, Colorado, in connection with the merger of First National Bank of Hugo with and into High Plains Bank, Flagler, Colorado.*

Granted: March 5, 2026

*Addition

St. Louis

HNB Bancorp, Inc. (HNB), Hannibal, Missouri—waiver of filing requirement under section 3 of the Bank Holding Company Act for Trustco Bankshares, Inc., Kearney, Missouri, to merge with and into HNB, and for HNB to thereby indirectly acquire its subsidiary state nonmember bank, Kearney Trust Company, Kearney, Missouri, in connection with the merger of Kearney Trust Company with and into HNB National Bank, Hannibal, Missouri.

Granted: March 11, 2026

Bank Mergers

San Francisco

Coastal Community Bank, Everett, Washington—to purchase certain assets and assume certain liabilities of First Priority Bank, Pryor, Oklahoma.

Approved: March 10, 2026

Bank Premises

New York

The Adirondack Trust Company, Saratoga Springs, New York—to increase its investment in bank premises.

Approved: March 13, 2026

Banks, State Member

Chicago

CIBC Bank USA, Chicago, Illinois—to make a public welfare investment.*

Approved: March 6, 2026

*Addition

Dallas

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

Approved: March 5, 2026

*Addition

New York

Goldman Sachs Bank USA, New York, New York—to make a public welfare investment (two requests).

Approved: March 13, 2026

Change in Bank Control

Dallas

McGregor Bancshares, Inc., McGregor, Texas—The First National Bank of McGregor Employee Stock Ownership Plan (ESOP), David Littlewood and Christy De Leon, individually and as co-trustees of the ESOP, all of McGregor, Texas; to acquire voting shares of McGregor Bancshares, Inc., and thereby indirectly acquire voting shares of The First National Bank of McGregor, McGregor, Texas.

Permitted: March 9, 2026

Minneapolis

Park Financial Group, Inc., Minneapolis, Minnesota—the 2012 Revocable Trust of Lynne Singer Redleaf, Lynne Singer Redleaf, as trustee, and Benleaf, LLC, Andrew J. Redleaf, as manager, all of Minneapolis, Minnesota; as a group acting in concert, to acquire voting shares of Park Financial Group, Inc., and thereby indirectly acquire voting shares of Park State Bank, Duluth, Minnesota. Andrew J. Redleaf was previously permitted by the Federal Reserve System to acquire voting shares of Park Financial Group, Inc., in an individual capacity.

Permitted: March 11, 2026

Extensions of Time

Director, S&R

Cooperatieve Rabobank U.A., Utrecht, The Netherlands—extension of time to divest or conform a merchant banking investment.*

Granted: March 6, 2026

*Addition

Secretary

A.N.B. Holding Company, Ltd., Terrell, Texas—extension of time to acquire additional voting shares of The ANB Corporation and thereby indirectly acquire The American National Bank of Texas, both of Terrell, Texas.

Granted: March 10, 2026

American Express Co., New York, New York—extension of time to meet certain regulatory and reporting requirements for Category II banking organizations.

Approved: March 10, 2026

Financial Holding Companies

Atlanta

Locality Bancshares, Inc., Fort Lauderdale, Florida—election to become a financial holding company.

Effective: March 12, 2026

Regulations and Policies

Director, MA

Deposit Reporting Threshold—annual assessment, with the concurrence of the General Counsel, of the deposit reporting threshold for 2026 for the Weekly Report of Deposits (FR 2900).

Approved: March 10, 2026

Savings and Loan Holding Companies

Philadelphia

JAB Partners, Inc., Brooklyn, New York (whose principals include Jeffrey Brian Zwick, Brooklyn, New York; Bathsheba Epstein-Hersko, Brooklyn, New York; Steven Joseph Hersko, Brooklyn, New York; and Avery S. Weisz, Jackson, New Jersey)—to become a savings and loan holding company by acquiring Vecta, Inc., and thereby indirectly acquiring Sunnyside Federal Savings and Loan Association of Irvington, both of Irvington, New York.*

Withdrawn: March 6, 2026

*Addition

Supervision and Regulation

Director, S&R

Fifth Third Bancorp, Cincinnati, Ohio—to make certain capital distributions under the capital plan rule.

Approved: March 11, 2026

General Counsel

Barclays US LLC, New York, New York—application for approval of proposed internal debt conversion trigger that would allow the Board to order the conversion of Barclays US LLC's eligible long-term debt into common equity tier 1 capital, in accordance with the Board's Regulation YY.*

Approved: March 4, 2026

*Addition

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending March 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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
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

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 March 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
RHINEBECK BANCORP, MHC	Other BHC Filing * 3A5	Rhinebeck Bancorp MHC, Poughkeepsie, New York; to convert from mutual to stock form. As part of the conversion, Rhinebeck Bancorp, MHC, would merge with its subsidiary, Rhinebeck Bancorp, Inc., which controls Rhinebeck Bank, both of Poughkeepsie, New York.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

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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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- NI = Needs to improve
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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
3664588	FIELDPOINT PRIV B&TC, GREENWICH, CONNECTICUT	08/18/2024	01/16/2024	NI	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 March 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
COLUMBIA BANK MHC	* Second Step Conversion	Columbia Bank MHC, Fair Lawn, New Jersey; to convert from mutual to stock form. As part of the conversion, Columbia Bank MHC, and Columbia Financial, Inc., Fair Lawn, New Jersey, an existing mid-tier savings and loan holding company, will cease to exist and Columbia Bank, Fair Lawn, New Jersey, will become a wholly-owned subsidiary of Columbia Financial, Inc., Fair Lawn, New Jersey, a newly-formed Maryland corporation, which has applied to become a savings and loan holding company, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, by acquiring Columbia Bank, a covered savings association.	Newspaper: Federal Register:	Not available 04/20/2026
COLUMBIA FINANCIAL, INC.	* Thrift Going Concern	Columbia Financial, Inc., Fair Lawn, New Jersey, a newly formed Maryland corporation; to acquire Northfield Bancorp, Inc., Staten Island, New York, and thereby indirectly acquire Northfield Bank, Woodbridge, New Jersey, and thereby engage in operating a savings association pursuant to Section 225.28(b)(4)(ii) of Regulation Y.	Newspaper: Federal Register:	Not available 04/20/2026

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

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
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- NI = Needs to improve
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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
3603961	VICTORY BK, LIMERICK, PENNSYLVANIA	06/14/2024	07/10/2023	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 March 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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
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

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 March 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BENCHMARK COMMUNITY BANK	* Branch (Domestic)	Benchmark Community Bank, Kenbridge, Virginia, to establish a branch at 99 Bank Street, Boydton, Virginia.	Newspaper:	04/02/2026
			Federal Register:	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
- 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
3567269	SELECT BK, FOREST, VIRGINIA	06/01/2024	04/17/2023	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 March 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
GEORGIA BANKING COMPANY, INC.	* 3A5	Georgia Banking Company, Inc., Atlanta, Georgia, to merge with Tandem Bancorp, Inc., and thereby indirectly acquire its subsidiary, Tandem Bank, both of Tucker, Georgia.	Newspaper: Federal Register:	04/13/2026 04/16/2026

* 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.

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
956938	PRIORITYONE BK, MAGEE, MISSISSIPPI	04/27/2024	10/30/2023	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 March 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
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

District: 7

Federal Reserve Bank of Chicago

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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
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

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 March 14, 2026**

Filer	Filing Type	Filing Proposal	End of Comment Period	
1NB BANK	* Branch (Domestic)	1NB Bank, Carlyle, Illinois, to establish a branch located at 1610 North Kingshighway, Suite 102, Cape Girardeau, Missouri	Newspaper: Federal Register:	03/27/2026 Not applicable
FB CORPORATION	Change in Bank Control	Notice by The Dierberg Milne Foundation, Elle D. Milne as trustee, both of Santa Barbara, California, and the Dierberg Family Foundation, Michael J. Dierberg and JiaMin L. Dierberg as trustees, all of St. Louis, Missouri, to join the Dierberg Family Control Group, and acquire shares of FB Corporation, and thereby indirectly acquire shares of First Bank, both of Creve Coeur, Missouri.	Newspaper: Federal Register:	04/06/2026 Not available
LEGACY BANK & TRUST COMPANY	* Branch (Domestic)	Legacy Bank & Trust Company, Mountain Grove, Missouri, to establish a branch located at 5705 East 71st Street, Suite 100, Tulsa, Oklahoma	Newspaper: Federal Register:	03/27/2026 Not applicable
STARK BANCSHARES, INC.	Change in Bank Control	Notice by Gary Hamm and Tarah Hamm, both of Gravette, Arkansas, to join the previously approved Steele Family Control Group, a group acting in concert, to acquire voting shares of Stark Bancshares, Inc., and thereby indirectly acquire voting shares of Grand Missouri Bank, both of Bolivar, Missouri	Newspaper: Federal Register:	03/25/2026 04/01/2026

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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:

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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
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

Institution	Location	Quarter
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

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending March 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
SECURITY FINANCIAL SERVICES CORPORATION	Change in Bank Control	The Maya J. Smith Irrevocable Trust dated 12/14/2022 and the Zoie M. Smith Irrevocable Trust dated 12/14/2022 (together, the "Trusts"), to join the Bauer Family Shareholder Group, a group acting in concert, to retain voting shares of Security Financial Services Corporation, and thereby indirectly retain voting shares of Security Financial Bank, both of Durand, Wisconsin. Tad M. Bauer, the trustee of the Trusts, was previously approved by the Federal Reserve System to join the Bauer Family Shareholder Group in his individual capacity.	Newspaper: Federal Register:	04/02/2026 Not available

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

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 March 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
LAKIN BANCSHARES, INC.	Change in Bank Control	Robert Beymer, in his capacity as trustee of Diane Beymer Credit Shelter Trust and Robert Beymer Revocable Trust dtd 02/24/2022, all of Garden City, Kansas, to retain voting shares of Lakin Bancshares, Inc., and thereby indirectly retain voting shares of KCB Bank, both of Lakin, Kansas.	Newspaper:	03/25/2026
			Federal Register:	04/02/2026
NBH BANK	* Branch (Domestic)	NBH Bank, Greenwood Village, Colorado, to establish a branch located at 3100 Monticello Ave., Suite 500, Dallas, Texas.	Newspaper:	03/21/2026
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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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

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

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending March 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
A.N.B. HOLDING COMPANY, LTD.	* 3A3	A.N.B. Holding Company, Ltd., Terrell, Texas, to acquire additional shares, up to 39 percent, of The ANB Corporation, and thereby indirectly acquire The American National Bank of Texas, both of Terrell, Texas	Newspaper: Federal Register:	04/12/2026 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

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

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

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
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

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 March 14, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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.

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- 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
3487947	UNIBANK, LYNNWOOD, WASHINGTON	07/05/2024	07/31/2023	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act