



FEDERAL RESERVE RELEASE

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

No. 13 Week ending March 28, 2026

## Board Actions

### Banks, Foreign

HSBC Bank plc (HSBC), London, England—to have a state member bank serve as the depository bank holding the capital equivalency deposits of HSBC's proposed branch in New York, New York.\*

Approved: March 12, 2026

\*Addition

### Other Actions

Morgan Stanley Bank, N.A. (Morgan Stanley), Salt Lake City, Utah—determination that a proposed internal reorganization whereby Morgan Stanley would acquire Morgan Stanley Europe SE and Morgan Stanley Bank AG, both of Frankfurt am Main, Germany, would be in the public interest and consistent with the purposes of section 23A of the Federal Reserve Act.\*

Approved: March 5, 2026

\*Addition

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Minneapolis*

Security Financial Bank, Durand, Wisconsin—to establish a branch at 1610 Princeton Crossing, Eau Claire, Wisconsin.

Approved: March 25, 2026

#### *Secretary*

VisionBank of Iowa, Ames, Iowa—to establish a branch at 3706 Stange Road, Ames, Iowa.

Approved: March 27, 2026

### Bank Holding Companies

#### *Atlanta*

Choo Choo Bancshares, Inc., Chattanooga, Tennessee—to become a bank holding company by acquiring outstanding shares of RockPointBank, National Association, Chattanooga, Tennessee.

Approved: March 27, 2026

#### *Chicago*

Richmond Mutual Bancorporation, Inc. (Richmond Mutual), Richmond, Indiana—waiver of filing requirement under section 3 of the Bank Holding Company Act for The Farmers Bancorp, Frankfort, Indiana, to merge with and into Richmond Mutual and for Richmond Mutual to thereby indirectly acquire The Farmers Bancorp's subsidiary state nonmember bank, The Farmers Bank, Frankfort, Indiana, in connection with the merger of The Farmers Bank with and into First Bank of Richmond, Richmond, Indiana.\*

Granted: March 13, 2026

\*Addition

West Bend Bancorp. (West Bend), West Bend, Iowa—waiver of filing requirement under section 3 of the Bank Holding Company Act for West Bend to acquire Home State Bank, Royal, Iowa, in connection with the merger of Home State Bank with and into West Iowa Bank, West Bend, Iowa.\*

Granted: March 19, 2026

\*Addition

### Banks, State Member

#### *Secretary*

Manufacturers and Traders Trust Company, Buffalo, New York—to make a public welfare investment (two requests).

Approved: March 27, 2026

### Change in Bank Control

#### *Atlanta*

Touchmark Bancshares, Inc., Alpharetta, Georgia—Meena Shah, Jayendrakumar J. Shah, Shveta Shah Raju, Asha Shah Prasad, Deep J. Shah, Dinesh V. Raju, Nita K. Parikh, Kiran J. Parikh, Mukund C. Raja, Dhaval S. Shah, Monal K. Shah, 455 Trust, 475 Trust, 4580 Trust, 3490 Trust, 2764 Trust, all of Duluth, Georgia; Purna N. Parikh and Purna Nitin Parikh Rev Living Trust, both of Johns Creek, Georgia; and Samir N. Sheth and Rupa S. Sheth, both of Lilburn, Georgia, to form the Shah Family Control Group, a group acting in concert, to retain voting shares of Touchmark Bancshares, Inc., and thereby indirectly retain voting shares of Touchmark Bank, Alpharetta, Georgia. Deep J. Shah also seeks prior approval to acquire voting shares of Touchmark Bancshares, Inc., and thereby indirectly retain voting shares of Touchmark Bank.

Permitted: March 26, 2026

## **International Operations**

### **Secretary**

State Street Bank and Trust Company, Boston, Massachusetts—waiver of remainder of prior notice requirement and establishment of a branch in Mumbai, India, pursuant to section 211.3(b)(3) of Regulation K.

Reviewed and no objection: March 26, 2026

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending March 28, 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>
NONE					

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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 28, 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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<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 28, 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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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 28, 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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<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 28, 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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NONE					

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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 March 28, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
REGIONS BANK	* Branch (Domestic)	Regions Bank, Birmingham, Alabama, to establish a mobile branch to be known as the Portable Branch Facility in Oxford, Mississippi, to include Lafayette County, and Auburn, Alabama, to include Lee County.	Newspaper: Federal Register:	04/03/2026 Not applicable

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**District: 6**

**Federal Reserve Bank of Atlanta**

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NONE					

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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 28, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not applicable
			Federal Register:	Not applicable

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**District: 7**

**Federal Reserve Bank of Chicago**

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NONE					

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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: 8**

**Federal Reserve Bank of St. Louis**

**Filings received during the week ending March 28, 2026**

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<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
BRIGHTON BANCORP, INC.	Change in Bank Control	Ismet ("Michael") I. Sema, Miami Beach, Florida, to retain voting shares of Brighton Bancorp, Inc., and thereby indirectly retain voting shares of Brighton Bank, both of Brighton, Tennessee	Newspaper: 04/15/2026 Federal Register: 04/13/2026

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**District: 8**

**Federal Reserve Bank of St. Louis**

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NONE					

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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: 9**

**Federal Reserve Bank of Minneapolis**

**Filings received during the week ending March 28, 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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NONE					

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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 March 28, 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: 10**

**Federal Reserve Bank of Kansas City**

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NONE					

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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: 11**

**Federal Reserve Bank of Dallas**

**Filings received during the week ending March 28, 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**

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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 28, 2026

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Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTERN ALLIANCE BANK	Public Welfare Investment	Western Alliance Bank, Phoenix, Arizona request prior approval to make a public welfare investment of \$21.6 million in Merritt Club Fund 2026-A, L.P.	Newspaper:	Not applicable
			Federal Register:	Not applicable

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**District: 12**

**Federal Reserve Bank of San Francisco**

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