



FEDERAL RESERVE RELEASE

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

No. 14 Week ending April 4, 2026

Board Actions

Enforcement

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

Announced: April 3, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Boston

Needham Bank, Needham, Massachusetts—to establish a branch at 111 Huntington Avenue, Boston, Massachusetts.

Approved: April 3, 2026

St. Louis

1NB Bank, Carlyle, Illinois—to establish a branch at 1610 North Kingshighway Street, Cape Girardeau, Missouri.

Approved: April 3, 2026

OakStar Bank, Springfield, Missouri—to establish a branch at 2000 South Springfield Avenue, Bolivar, Missouri.

Approved: April 1, 2026

Bank Holding Companies

Atlanta

Anchor Bancorp, Inc., Palm Beach Gardens, Florida—commitment relief request.

Granted: March 30, 2026

Dallas

CSBL Acquisition, Inc., San Antonio, Texas—to become a bank holding company by acquiring Luling Bancshares, Inc., and thereby acquiring Citizens State Bank of Luling, both of Luling, Texas.

Approved: March 30, 2026

LevelField Financial, Inc., Houston, Texas—to become a bank holding company by acquiring Burling Bank, Chicago, Illinois.

Withdrawn: March 30, 2026

San Francisco

CVB Financial Corp. (CVB), Ontario, California—waiver of filing requirement under section 3 of the Bank Holding Company Act for CVB to acquire Heritage Commerce Corp and thereby indirectly acquire its subsidiary state member bank, Heritage Bank of Commerce, both of San Jose, California, in connection with the merger of Heritage Bank of Commerce with and into Citizens Business Bank, National Association, Ontario, California.

Granted: March 30, 2026

Banks, State Member

Atlanta

Pinnacle Bank, Nashville, Tennessee—to make a public welfare investment.

Withdrawn: March 30, 2026

Chicago

Ally Bank, Sandy, Utah—to make a public welfare investment (two requests).

Approved: March 30, 2026

Change in Bank Control**Chicago**

Devon Bancorp, Inc., Chicago, Illinois—Donna W. Loundy Revocable Trust dated December 31, 2012, Donna Loundy as trustee, both Glenview, Illinois; Joseph G. Loundy Trust, Joseph Loundy as trustee, both of Chicago, Illinois; Daniel Loundy, Ingleside, Illinois; Alexander Loundy, Glencoe, Illinois; Samuel Loundy, Glencoe, Illinois; Ari Loundy, Chicago, Illinois; Ronen Loundy, Kenosha, Wisconsin; Elan Loundy, Boulder, Colorado; Irving Loundy, Chicago, Illinois; LFI Glenview, LLC, Glenview, Illinois; and David J. Loundy Discretionary Trust and David J. Loundy Trust, David Loundy as trustee, and David Loundy, all of Glencoe, Illinois, a group acting in concert, to retain voting shares of Devon Bancorp, Inc., and thereby indirectly retain voting shares of Devon Bank, Chicago, Illinois.

Permitted: March 31, 2026

Peoples Bancorp, Inc., Prairie du Chien, Wisconsin—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, Henrico, 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 retain voting shares of Peoples State Bank, Prairie du Chien, Wisconsin.

Permitted: March 31, 2026

Philadelphia

Sabine Bancshares, Inc., Many, Louisiana—Kenneth R. Lehman, Fort Lauderdale, Florida, to acquire voting shares of Sabine Bancshares, Inc., and thereby indirectly acquire voting shares of Sabine State Bank and Trust Company, Many, Louisiana.

Permitted: March 31, 2026

Savings and Loan Holding Companies**Secretary**

Dollar Mutual Bancorp, Pittsburgh, Pennsylvania—charter reissuance, pursuant to section 239.14(c) of Regulation MM.*

Authorized: March 27, 2026

*Addition

Supervision and Regulation**Director, S&R**

Huntington Bancshares, Incorporated, Columbus, Ohio—to make certain capital distributions under the capital plan rule.

Approved: March 31, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
SANTANDER HOLDINGS USA, INC.	* 3A3 Listed Going Concern	Application by Banco Santander, S.A., Boadilla del Monte (Madrid), Spain, and Santander Holdings USA, Inc., (together, "Santander") Boston, Massachusetts, for prior approval of the Board of Governors of the Federal Reserve System (the "Board"), pursuant to section 3(a)3 of the Bank Holding Company Act of 1956, as amended ("BHC Act"), to acquire 100 percent of Webster Financial Corporation ("Webster"), and thereby indirectly acquire Webster Bank, National Association, both of Stamford, Connecticut. In addition, Santander, through the acquisition of Webster, pursuant to section 4(c)(8) of the BHC Act, would indirectly acquire MW Advisor Holding, LLC, MW Advisor, LLC, and Marathon Direct Lending SLP, LLC, all of Wilmington, Delaware, and thus engage in investment advisory activities pursuant to section 225.28(b)(6) of the Board's Regulation Y.	Newspaper: Federal Register:	Not available 05/07/2026
STONEHAMBANK	* 3A1	Application by 1887 Bancorp, MHC, Stoneham, Massachusetts ("Applicant"), for prior approval of the Board of Governors of the Federal Reserve System (the "Board"), pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, to become a bank holding company by acquiring StonehamBank, A Co-operative Bank, Stoneham, Massachusetts ("Target"), upon the conversion of Target from mutual to stock form.	Newspaper: Federal Register:	Not available 05/08/2026

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

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

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

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

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

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
228000	FRANKLIN SVG BK, FARMINGTON, MAINE	12/07/2025	08/18/2025	O	Int Small Bank

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 April 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
GOLDMAN SACHS BANK USA	Public Welfare Investment	Goldman Sachs Bank USA, New York, New York, to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
Revolut Group Holdings Ltd.	* 3A1	Revolut Group Holdings Ltd., London, United Kingdom, and Revolut Holdings US Inc., New York, New York, to become bank holding companies by acquiring Revolut Bank US, N.A., Stamford, Connecticut, a proposed de novo national bank, pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956, as amended	Newspaper: Federal Register:	Not available Not available

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District: 2

Federal Reserve Bank of New York

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722816	SOLVAY BK, SOLVAY, NEW YORK	02/26/2026	10/06/2025	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
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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2785477	ASIAN BK, PHILADELPHIA, PENNSYLVANIA	11/14/2025	06/02/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CSB Financial, Inc.	Other Bank Filing * 3A1	Application by CSB Financial, Inc., Bethel, Ohio to become a bank holding company by acquiring Community Savings Bank, Bethel, Ohio, upon the conversion of Community Savings Bank from mutual-to-stock form.	Newspaper: Federal Register:	05/09/2026 05/08/2026
FRYBURG BANKING COMPANY, INC.	Change in Bank Control	Interagency Notice of Change in Bank Control filed by Russell A. Weaver II and Sandra M. Weaver, Shipperville, Pennsylvania, and Wanda K. Weaver- Marshall, Venus, Pennsylvania, for permission to form the Weaver Family Group, a group acting in concert, and retain 10 percent or more of the outstanding shares of Fryburg Banking Company, Fryburg, Pennsylvania, and indirectly control First United National Bank, Fryburg, Pennsylvania.	Newspaper: Federal Register:	04/25/2026 04/20/2026

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District: 4

Federal Reserve Bank of Cleveland

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
604024	MINSTER BK, MINSTER, OHIO	03/15/2026	10/14/2025	O	Int Small Bank
498317	OHIO VALLEY BK CO, GALLIPOLIS, OHIO	02/14/2026	03/31/2025	O	Int Small Bank
150727	RICHWOOD BKG CO, RICHWOOD, OHIO	10/05/2025	05/12/2025	O	Int Small Bank
568126	ST HENRY BK, SAINT HENRY, OHIO	08/31/2025	01/27/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 5

Federal Reserve Bank of Richmond

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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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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
753324	BANK OF CLARKE, BERRYVILLE, VIRGINIA	05/15/2025	09/16/2024	S	Int Small Bank
2787770	BANK OF THE JAMES, LYNCHBURG, VIRGINIA	11/20/2025	05/27/2025	S	Int Small Bank
214722	CHESAPEAKE BK, KILMARNOCK, VIRGINIA	05/09/2025	11/18/2024	S	Int Small Bank
3274709	COASTAL STS BK, HILTON HEAD ISLAND, SOUTH	04/06/2025	10/21/2024	S	Int Small Bank
713926	FARMERS & MERCHANTS BK, TIMBERVILLE VIRGINIA	03/02/2026	09/22/2025	S	Int Small Bank

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 April 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
COMMERCEONE FINANCIAL CORPORATION	Change in Bank Control	C1B Shares LLC, Bill Smith as manager, both of Birmingham, Alabama; Bill Ira Smith Family 2025 Irrevocable Trust, Pierre, South Dakota, Bill Smith, Birmingham, Alabama as Investment Advisor, Bridgeford Trust Company, LLC, Pierre, South Dakota as Trustee, and Arlington Trust Company, LLC, Birmingham, Alabama as Trust Protector; Bill and Pam Smith Foundation, Inc., Birmingham, Alabama; Jeffrey L. Smith 2014 Irrevocable Trust, Birmingham, Alabama, Bill Smith, Birmingham, Alabama as Trustee and Arlington Trust Company, LLC, Birmingham, Alabama as Trust Protector; Bill Smith Roth IRA, Birmingham, Alabama; Pamela Smith, Birmingham, Alabama; Pamela Smith Roth IRA, Birmingham, Alabama; Shirley E. Smith 2014 Irrevocable Trust, Mountain Brook, Alabama, Jeff Smith, Birmingham, Alabama as Trustee, Arlington Trust Company, LLC, Birmingham, Alabama as Trust Protector; Keith Jeffrey Smith, Birmingham, Alabama; Jennifer Conner Smith, Homewood, Alabama; and certain minor children, Bill Smith, Birmingham, Alabama as custodian, to join the Bill Smith Family Group, a group acting in concert, to retain voting shares of CommerceOne Financial Corporation, and thereby indirectly retain voting shares of CommerceOne Bank, both of Birmingham, Alabama. Bill Smith was previously permitted by the Federal Reserve System to acquire voting shares of CommerceOne Financial Corporation in his individual capacity.	Newspaper: 04/21/2026 Federal Register: Not available

District: 6

Federal Reserve Bank of Atlanta

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RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
749635	AUBURNBANK, AUBURN, ALABAMA	06/22/2025	03/03/2025	S	Int Small Bank
2877345	INSBANK, NASHVILLE, TENNESSEE	02/09/2026	11/03/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CIBC BANK USA	Public Welfare Investment	CIBC Bank USA, Chicago, Illinois, prior notice to make a public welfare investment pursuant to Section 208.22 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
CIBC BANK USA	Public Welfare Investment	CIBC Bank USA, Chicago, Illinois, prior notice to make a public welfare investment pursuant to Section 208.22 of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
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 03/25/2026

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
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:	Not available
			Federal Register:	02/09/2026

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District: 7

Federal Reserve Bank of Chicago

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45551	BANK MIDWEST, SPIRIT LAKE, IOWA	08/24/2025	05/19/2025	S	Int Small Bank
830542	CBI B&TC, MUSCATINE, IOWA	03/08/2026	10/20/2025	O	Int Small Bank
790543	COMMUNITY ST BK, ANKENY, IOWA	06/21/2025	10/28/2024	S	Int Small Bank
312244	FIRST BK OF BERNE, BERNE, INDIANA	05/16/2025	03/03/2025	S	Int Small Bank
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	02/12/2026	08/04/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST COMMUNITY BANK OF THE HEARTLAND, INC.	Membership	First Community Bank of the Heartland, Inc., Clinton, Kentucky to become a member of the Federal Reserve System	Newspaper: Federal Register:	Not applicable Not applicable

District: 8

Federal Reserve Bank of St. Louis

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831576	BANKTENNESSEE, COLLIERVILLE, TENNESSEE	06/22/2025	03/24/2025	S	Int Small Bank
719656	CALLAWAY BK, FULTON, MISSOURI	01/11/2026	10/06/2025	S	Int Small Bank
517049	CHAMBERS BK, DANVILLE, ARKANSAS	07/05/2025	02/18/2025	S	Int Small Bank
192147	CITIZENS B&TC, VAN BUREN, ARKANSAS	03/23/2026	12/01/2025	S	Int Small Bank
698144	COMMUNITY FNCL SVC BK, BENTON KENTUCKY	08/18/2025	05/05/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
048246	FIDELITY BK, WEST MEMPHIS, ARKANSAS	06/06/2025 05/05/2025 S Int Small Bank
34742	FIRST WESTERN BK, BOONEVILLE, ARKANSAS	09/06/2025 05/12/2025 S Int Small Bank
590640	FNB OXFORD BK, OXFORD, MISSISSIPPI	06/14/2025 03/03/2025 S Int Small Bank

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
285740	PADUCAH B&TC, PADUCAH, KENTUCKY	10/06/2025	06/30/2025	S	Int Small Bank
3120646	PATRIOT BK, MILLINGTON, TENNESSEE	12/14/2025	08/04/2025	S	Int Small Bank
913146	STONE BK, MOUNTAIN VIEW, ARKANSAS	07/21/2025	03/31/2025	S	Int Small Bank

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST HOLDING COMPANY OF CAVALIER, INC.	Change in Bank Control	Gregory P. Mayo, Fargo, North Dakota, to retain voting shares of First Holding Company of Cavalier, Inc. ("Company") and thereby indirectly retain voting shares of United Valley Bank ("Bank"), both of Cavalier, North Dakota. Additionally, the Barbara J. Mayo 2020 GST Trust, and Barbara J. Mayo, as trustee, both of Fargo, North Dakota, to join the Mayo Family Shareholder Group, to acquire shares of Company, and thereby indirectly acquire shares of Bank.	Newspaper: Federal Register:	Not available Not available
NEW YORK MILLS BANCSHARES, INC.	Change in Bank Control	Gwen Denninger, Maple Grove, Minnesota; Karla Buerkle, Plymouth, Minnesota; Sara Vosper, Delano, Minnesota; Julie Radniecki, New York Mills, Minnesota; and Betsy Roder, New York Mills, Minnesota, to join the Buerkle Family Shareholder Group, a group acting in concert, and to retain shares of New York Mills Bancshares, Inc., and thereby retain shares of Farmers & Merchants State Bank of New York Mills, Inc, both of New York Mills, Minnesota.	Newspaper: Federal Register:	Not available 04/09/2026

District: 9

Federal Reserve Bank of Minneapolis

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475354	FARMERS ST BK, VICTOR, MONTANA	07/28/2025	01/27/2025	S	Int Small Bank
2631846	NORTH AMER BKG CO, ROSEVILLE, MINNESOTA	10/13/2025	06/09/2025	S	Int Small Bank
920854	PIONEER BK, MAPLETON, MINNESOTA	06/13/2025	01/13/2025	O	Int Small Bank
450959	SECURITY FNCL BK, DURAND, WISCONSIN	11/10/2025	05/05/2025	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending April 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
ARMSTRONG BANK	* 18C * Branch (Domestic)	Armstrong Bank, Muskogee, Oklahoma, to purchase certain assets and assume certain liabilities of branches of First Guaranty Bank, Hammond, Louisiana, located at 2209 W. University Drive, Denton, Texas; 2001 Handley Ederville Road, Fort Worth, Texas; 603 Main Street, Suite 101, Garland, Texas; 8951 Synergy Drive, Suite 100, McKinney, Texas; and 7600 Woodway Drive, Waco, Texas, and incident thereto establish branches.	Newspaper: Federal Register:	05/07/2026 Not applicable
CARSON FINANCIAL HOLDING COMPANY, INC.	Change in Bank Control	James N. Carson, Prairie Grove, Arkansas, to retain voting shares of Carson Financial Holding Company, Inc., and thereby indirectly retain voting shares of Carson Community Bank, both of Stilwell, Oklahoma.	Newspaper: Federal Register:	04/15/2026 04/20/2026
INBANKSHARES, CORP	Listed DeNovo	Inbankshares, Corp, Greenwood Village, Colorado, proposes to engage in extending credit and servicing loans pursuant to section 225.28(b)(1) of Regulation Y.	Newspaper: Federal Register:	Not applicable 04/27/2026
PADGETT AGENCY, INC.	Change in Bank Control	Brent R. Padgett Irrevocable Trust U.T.A. dated February 27, 2026, Lawrence, Kansas, and its trustee, Brent R. Padgett, Lawrence, Kansas; Melissa R. Padgett Irrevocable Trust U.T.A. dated February 27, 2026, and its trustees Melissa R. Padgett, Lawrence, Kansas, and Gregory Lam, Lawrence, Kansas; to become members of the Padgett Family Control Group, a group acting in concert, to acquire voting shares of Padgett Agency, Inc., Greenleaf, Kansas, and thereby indirectly acquire voting shares of The Citizens National Bank, Greenleaf, Kansas.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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

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
18854	BANK7, OKLAHOMA CITY, OKLAHOMA	04/25/2025	01/27/2025	S	Int Small Bank
517357	BLUE SKY BK, PAWHUSKA, OKLAHOMA	03/12/2026	12/01/2025	S	Int Small Bank
64552	CHICKASAW CMNTY BK, OKLAHOMA CITY, OKLAHOMA	10/06/2025	04/28/2025	S	Int Small Bank
81175	EQUITABLE BK, GRAND ISLAND, NEBRASKA	03/09/2026	12/01/2025	S	Int Small Bank
303952	FARMERS BK OF NORTHERN MO, UNIONVILLE MISSOURI	09/15/2025	04/01/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
550655	PEOPLES BK, PRATT, KANSAS	11/27/2025 07/07/2025 S Int Small Bank
2465881	PLATTE VALLEY BK, SCOTTSBLUFF, NEBRASKA	09/08/2025 06/09/2025 O Int Small Bank
580155	PLATTE VALLEY BK, TORRINGTON, WYOMING	09/08/2025 06/09/2025 S Int Small Bank

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
516855	SECURITY BK, TULSA, OKLAHOMA	07/14/2025	04/28/2025	S	Int Small Bank
990352	UNITED B&TC, MARYSVILLE, KANSAS	02/20/2026	11/17/2025	S	Int Small Bank
710176	VERIMORE BK, BROOKFIELD, MISSOURI	03/05/2026	12/01/2025	S	Int Small Bank

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending April 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIDELITY BANK OF TEXAS	Membership	Fidelity Bank of Texas, Waco, Texas to become a member of the Federal Reserve System	Newspaper: Federal Register:	Not applicable Not applicable
FROST BANK	* Branch (Domestic)	Frost Bank, San Antonio, Texas to establish a branch at 1415 E. Main St., Fredericksburg, TX 78264	Newspaper: Federal Register:	04/08/2026 Not applicable

* 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:

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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
623454	BANK & TR SSB, DEL RIO, TEXAS	07/18/2025	03/10/2025	S	Int Small Bank
980960	BENCHMARK BK, PLANO, TEXAS	11/30/2025	08/04/2025	S	Int Small Bank
327855	CIERA BK, GRAHAM, TEXAS	08/28/2025	04/28/2025	S	Int Small Bank
629353	FIRST LIBERTY BK, LIBERTY, TEXAS	04/14/2025	12/02/2024	O	Int Small Bank
884358	FIRST ST BK OF LIVINGSTON, LIVINGSTON TEXAS	06/07/2025	03/03/2025	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
3150205	WORTHINGTON BK, ARLINGTON, TEXAS	

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending April 4, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
WESTAMERICA BANK	* Branch (Domestic)	Westamerica Bank, San Rafael, California, to establish a new branch office at 2453 Lacey Boulevard, Hanford, California.	Newspaper:	04/15/2026
			Federal Register:	Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

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

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

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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
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
3537897	COMMENCEMENT BK, TACOMA, WASHINGTON	03/09/2026	10/06/2025	S	Int Small Bank
3485420	CORNERSTONE CMNTY BK, RED BLUFF, CALIFORNIA	08/29/2025	05/12/2025	S	Int Small Bank
2736714	MISSION BK, BAKERSFIELD, CALIFORNIA	11/02/2025	07/07/2025	O	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act