



FEDERAL RESERVE RELEASE

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

No. 16 Week ending April 18, 2026

Board Actions

Enforcement

Community Bankshares, Inc., LaGrange, Georgia—cease-and-desist order dated April 14, 2026.

Announced: April 16, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 1415 East Main Street, Fredericksburg, Texas.

Approved: April 16, 2026

San Francisco

Farmers and Merchants Bank of Long Beach, Long Beach, California—to establish a branch at 18529 Yorba Linda Boulevard, Yorba Linda, California.

Approved: April 17, 2026

Secretary

First Citizens Community Bank, Mansfield, Pennsylvania—to establish a branch at 1717 Arch Street, Philadelphia, Pennsylvania.

Approved: April 15, 2026

Bank Holding Companies

Atlanta

DMMS Purchaser, Inc., DMMS Management LLC, and DMMS Holdings LLC, all of New Orleans, Louisiana—to become bank holding companies by acquiring M C Bancshares, Inc., and thereby indirectly acquiring M C Bank & Trust, both of Morgan City, Louisiana.

Approved: April 15, 2026

Boston

Mutual Bancorp, Hyannis, Massachusetts—to merge with Bluestone Financial, MHC, and thereby indirectly acquire Bluestone Bank, both of Raynham, Massachusetts.

Approved: April 16, 2026

Secretary

Stock Yards Bancorp, Inc. (Stock Yards), Louisville, Kentucky—waiver of filing requirement under section 3 of the Bank Holding Company Act for Stock Yards to acquire Field & Main Bancorp, Inc., and thereby indirectly acquire its subsidiary state member bank, Field & Main Bank, Inc., both of Henderson, Kentucky, in connection with the merger of Field & Main Bank, Inc., with and into Stock Yards Bank & Trust Company, Louisville, Kentucky.

Granted: April 15, 2026

Banks, State Member

Dallas

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

Approved: April 15, 2026

Secretary

First Financial Bank, Cincinnati, Ohio—to make a public welfare investment.

Approved: April 15, 2026

Change in Bank Control

Chicago

Great American Bancorp, Inc., Champaign, Illinois—George R. Rouse Trust, George R. Rouse, as trustee, and Brittany A. Rouse, all of Champaign, Illinois, to join the Rouse Family Control Group, a group acting in concert, to acquire voting shares of Great American Bancorp, Inc., and thereby indirectly acquire voting shares of First Federal Savings Bank of Champaign-Urbana, Champaign, Illinois.

Permitted: April 14, 2026

Richmond

Chesapeake Financial Shares, Inc., Kilmarnock, Virginia—Molly D. McEvoy, Richmond, Virginia, to join the Monroe Family Control Group, a group acting in concert, to acquire voting shares of Chesapeake Financial Shares, Inc., and thereby indirectly acquire Chesapeake Bank, Kilmarnock, Virginia.

Permitted: April 14, 2026

Membership

Richmond

Bank of the Lowcountry, Walterboro, South Carolina—to become a member of the Federal Reserve System.

Approved: April 15, 2026

St. Louis

First Community Bank of the Heartland, Inc., Clinton, Kentucky—to become a member of the Federal Reserve System.

Approved: April 17, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending April 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKESB	* 18C * Branch (Domestic)	bankESB, Easthampton, Massachusetts, to merge with bankHometown, Oxford, Massachusetts, and TruNorth Bank, Peabody, Massachusetts, pursuant to Section 18(c) of the Federal Deposit Insurance Act, with bankESB as the resulting institution, and thereby establish branch offices at the locations of bankHometown and TruNorth Bank, pursuant to Section 9 of the Federal Reserve Act.	Newspaper: Federal Register:	Not available Not applicable
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

* 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 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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		

* Subject to the provisions of the Community Reinvestment Act

District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending April 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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		

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District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 4

Federal Reserve Bank of Cleveland

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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		

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District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
UNITED COMMUNITY BANK	* Branch (Domestic)	United Community Bank, Greenville, South Carolina, to establish a branch at 2015 Blowing Rock Road, Boone, North Carolina.	Newspaper: Federal Register:	04/30/2026 Not applicable

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District: 5

Federal Reserve Bank of Richmond

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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 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTURY BANCORP, INC.	Change in Bank Control	The Baugh Family Trust, Betty C. Baugh, Lawrence N. Thompson, III, Lawrence Nathaniel Thompson, IV, Patricia B. Thompson, and Lillian Alexandria Thompson Waddell, all of Milledgeville, Georgia; and Lawren Thompson Hutchinson, and Timothy Hagan Thompson, both of Atlanta, Georgia; as a group acting in concert, to retain voting shares of Century Bancorp, Inc., and indirectly retain voting shares of Century Bank & Trust, both of Milledgeville, Georgia.	Newspaper: Federal Register:	05/03/2026 05/01/2026
EMPRESAS JUAN YARUR SPA	* 3A1 * 3A5	Empresas Juan Yarur SpA and Banco de Credito e Inversiones S.A. (Bci), both of Santiago, Chile, and Bci2 (to be formed in Santiago, Chile) propose to become bank holding companies through the acquisition of Bci Financial Group and, indirectly, City National Bank, both of Miami, Florida, pursuant to Section 3(a)(1) of the Bank Holding Company Act. In addition, Bci2 proposes to merge with BCI Group, Santiago, Chile, and acquire Bci pursuant to Section 3(a)(5) of the Bank Holding Company Act.	Newspaper: Federal Register:	05/20/2026 Not available

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District: 6

Federal Reserve Bank of Atlanta

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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 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BUSEY BANK	Public Welfare Investment	Request for FRB prior approval of Public Welfare Investment Regulation H section 208.22(d)	Newspaper:	Not applicable
			Federal Register:	Not applicable

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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 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL TRUST BANK, THE	* Branch (Domestic)	The Central Trust Bank, Jefferson City, Missouri, to establish a branch facility to be located at 427 E. Main Street, Montrose, Colorado	Newspaper: Federal Register:	Not available Not applicable
FB CORPORATION	Change in Bank Control	Notice by the Dierberg Milne Foundation, Ellen 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, a group acting in concert, and acquire voting shares of FB Corporation, and thereby indirectly acquire voting shares of The San Francisco Company and First Bank, all of Creve Coeur, Missouri.	Newspaper: Federal Register:	05/07/2026 05/06/2026
OAKSTAR BANK	Public Welfare Investment	OakStar Bank, Springfield, Missouri, requests prior approval to make a public welfare investment of \$7,096,580, pursuant to Section 208.22(d) of Regulation H	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

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 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
GEBSICO, INC.	* 3A3	GEBSICO, Inc., Mondovi, Wisconsin; to acquire Rushford State Bank (Incorporated), Rushford, Minnesota.	Newspaper:	05/20/2026
			Federal Register:	05/22/2026

* Subject to the provisions of the Community Reinvestment Act

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 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHARTER WEST BANK	* Branch (Domestic)	Charter West Bank, West Point, Nebraska, to establish a branch at 921 Village Square, Gretna, Nebraska.	Newspaper: Federal Register:	04/23/2026 Not applicable
SPEND LIFE WISELY COMPANY, INC.	Change in Bank Control	The Gregory L. Massey 2026 Irrevocable Trust (Gregory L. Massey, trustee), Dallas, Texas, to become a member of the Massey Family Group, a group acting concert, and to acquire voting shares of Spend Life Wisely Company, Inc., and thereby indirectly acquire voting shares of First United Bank and Trust Company, both of Durant, Oklahoma.	Newspaper: Federal Register:	Not available 05/08/2026
STRYV BANK	* Branch (Domestic)	Stryv Bank, Wichita, Kansas, to establish a branch at 3527 N. Ridge Road, Wichita, Kansas.	Newspaper: Federal Register:	Not available Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

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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	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST COMMERCIAL FINANCIAL CORP	Change in Bank Control	James Long, New Braunfels, Texas, to acquire control of voting shares of First Commercial Financial Corporation ("Corporation"), by becoming a co-trustee of First Commercial Financial Corporation Employee Stock Ownership Plan, which owns Corporation, and thereby indirectly owns First Commercial Bank, N.A., all of Seguin, Texas.	Newspaper: 05/09/2026 Federal Register: Not available

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District: 11

Federal Reserve Bank of Dallas

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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 18, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
DMG BANCSHARES, INC.	Change in Bank Control	Nir Zuk, Los Altos Hills, California, to acquire approximately 24.99 percent of the voting shares of DMG Bancshares, Inc., and thereby indirectly acquire voting shares of Liberty Bank N.A., both of Irvine, California.	Newspaper: Federal Register:	Not available 04/30/2026
UNITED BUSINESS BANK	* Branch (Domestic)	United Business Bank, San Francisco, California to establish office at 121 Spear Street, Suite B14, San Francisco, California 94105.	Newspaper: Federal Register:	05/05/2026 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.

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
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