



FEDERAL RESERVE RELEASE

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

No. 18 Week ending May 2, 2026



Board Actions

None

Actions Under Delegated Authority

Bank Branches, Domestic

Atlanta

M C Bank & Trust Company, Morgan City, Louisiana—to establish a branch at 313 Saint Charles Avenue, New Orleans, Louisiana.

Approved: April 30, 2026

Dallas

Frost Bank, San Antonio, Texas—to establish a branch at 170 Alliance Boulevard, Hutto, Texas.

Approved: April 30, 2026

Kansas City

Charter West Bank, West Point, Nebraska—to establish a branch at 921 Village Square, Gretna, Nebraska.

Approved: April 28, 2026

Bank Holding Companies

General Counsel

OceanFirst Financial Corp., Toms River, New Jersey—request by Warburg Pincus LLC for an exemption from the management interlock prohibitions under the Depository Institution Management Interlocks Act and the Board's Regulation L.

Approved: May 1, 2026

Kansas City

InBankshares, Corp, Greenwood Village, Colorado—to engage in extending credit and servicing loans pursuant to section 225.28(b)(1) of the Board's Regulation Y.

Approved: May 1, 2026

Secretary

A.N.B. Holding Company, Ltd., Terrell, Texas—to acquire additional shares of The ANB Corporation, which controls The American National Bank of Texas, both of Terrell, Texas, pursuant to section 3 of the Bank Holding Company Act.

Approved: April 27, 2026

Bank Mergers

Atlanta

Anchor Bank, Palm Beach Gardens, Florida—to acquire certain assets and assume certain liabilities of Community Bank & Trust—West Georgia, LaGrange, Georgia, and thereby establish branches at the current locations of Community Bank & Trust—West Georgia.

Approved: May 1, 2026

Banks, State Member

Chicago

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

Approved: April 27, 2026

Secretary

NBH Bank, Greenwood, Colorado—to exercise trust powers.

Approved: April 27, 2026

Change in Bank Control

Dallas

R Corp Financial, Round Rock, Texas—the 2018 Ryan Legacy Trust, Round Rock, Texas, Robert Reid Ryan, individually and as trustee, Houston, Texas, and the 2018 Ryan Legacy Trust, Jackson Ray 2001 Trust, Caroline Avery Ryan 2001 Trust, Ella Reese Ryan Trust, Julia Elizabeth 2003 Trust, and the Victoria Lynn 2002 Trust, all of Round Rock, Texas, Wendy Ryan Bivins, individually and as trustee, Amarillo, Texas, to acquire voting shares of R Corp Financial and thereby indirectly acquire voting shares of R Bank, Round Rock, Texas.*

Permitted: April 23, 2026

*Addition

Kansas City

Lindoe, Inc., Ordway, Colorado—Mary Jean Berg Buford, Ordway, Colorado, as trustee of Mary Jean Berg Buford Living Trust, and co-trustee of Phillip W. & Mary Jean Berg Buford Living Trust, to acquire shares of Lindoe, Inc., and thereby indirectly acquire shares of The Gunnison Bank and Trust Company, Gunnison, Colorado. Additionally, Mary Jean Berg Buford Living Trust, Mary Jean Berg Buford, trustee, both of Ordway, Colorado; Phillip W. & Mary Jean Berg Buford Living Trust, Mary Jean Berg Buford and Phillip Buford, co-trustees, all of Ordway, Colorado; Mary Jean Berg Buford and Phillip Buford, both of Ordway, Colorado; Leif Berg and Sariah Berg, both of Ordway, Colorado; Jennifer Berg-Ramsey and Terry Ramsey, both of Ault, Colorado; Jennifer Berg-Ramsey Trust, Jennifer Berg-Ramsey, trustee, both of Ault, Colorado to become members of the Berg Family Group, a group acting in concert, to acquire shares of Lindoe, Inc., and thereby indirectly acquire shares of The Gunnison Bank and Trust Company.

Permitted: April 27, 2026

St. Louis

Todd Bancshares, Inc., Hopkinsville, Kentucky—Dorothy Buckley Estate, Pat Sholar and Augustus Sholar as executors, Pat Sholar, Ann Osborn, Hank Sholar, Jean Ann Sholar, Augustus Sholar, Mary Kathryn Sholar, individually and as custodian of her two minor children, Will Osborn, Patrick Hampton Osborn, and Briann Griffith, individually and as custodian of her two minor children, all of Trenton, Kentucky, as the Buckley Family Control Group, a group acting in concert, to retain voting shares of Todd Bancshares, Inc., and thereby indirectly retain voting shares of United Southern Bank, Hopkinsville, Kentucky.

Permitted: May 1, 2026

Todd Bancshares, Inc., Hopkinsville, Kentucky—Gayla Shanks, Billy Shanks, Dustin Shanks, individually and as custodian of his one minor child, Holly Tanner, individually and as custodian of her one minor child, and Kelly Downs, individually and as custodian of her two minor children, all of Trenton, Kentucky, as the Shanks Family Control Group, a group acting in concert, to retain voting shares of Todd Bancshares, Inc., and thereby indirectly retain voting shares of United Southern Bank, Hopkinsville, Kentucky.

Permitted: May 1, 2026

Membership

Dallas

Fidelity Bank of Texas, Waco, Texas—to become a member of the Federal Reserve System.

Approved: April 28, 2026

Savings and Loan Holding Companies

Philadelphia

Vecta, Inc., Irvington, New York—application by Voting Trust, and Nicholas A. Frungillo, Jr., as trustee, both of Mountainside, New Jersey (Voting Trust created pursuant to the Voting Trust Agreement by and between Vecta Partners LLC and Mark Silber, both of Suffern, New York, and Nicholas A. Frungillo, Jr., as trustee of the Voting Trust) to become a savings and loan holding company by retaining the voting shares of Vecta, Inc., and thereby indirectly retaining the voting shares of its wholly owned subsidiary, Sunnyside Federal Savings and Loan Association of Irvington, Irvington, New York.

Approved: April 30, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 2, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BRATTLEBORO SAVINGS & LOAN ASSOCIATION	* 3A1	Application by Green Mountain Mutual Bancorp, Brattleboro, Vermont, for prior approval of the Board of Governors of the Federal Reserve System, pursuant to section 3(a)(1) of the Bank Holding Company Act of 1956, as amended, to become a bank holding company by acquiring Brattleboro Savings and Loan Association, Brattleboro, Vermont ("Target"), upon the conversion of Target from mutual to stock form.	Newspaper: Federal Register:	Not available 05/25/2026

* 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 May 2, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NATWEST MARKETS PLC	Rep Office	National Westminster Bank Plc, London, England to establish a representative office in Stamford, Connecticut, pursuant to Section 10(a) of the International Banking Act and Section 211.24(a)(1) of Regulation K.	Newspaper: Not available Federal Register: Not applicable

District: 2

Federal Reserve Bank of New York

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
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 May 2, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
MID PENN BANCORP, INC.	Change in Bank Control	Mid Penn Bancorp, Inc., Harrisburg, Pennsylvania -- GAH Capital, LLC; GAH Capital Trust, both of Palm Beach, Florida; Philip A. Norcross, as sole manager of GAH Capital, LLC and in his individual capacity, Philadelphia, Pennsylvania; a group acting in concert, to acquire voting shares of Mid Penn Bancorp, Inc., and thereby indirectly acquire voting shares of Mid Penn Bank, Millersburg, Pennsylvania.	Newspaper: Federal Register:	Not available Not available
QUAINT OAK BANCORP INC	Change in Bank Control	Andrew Ott, Newtown, Pennsylvania, Madeleine Bottka, Claymont, Delaware, and Robert A. Strong and Susan A. Strong, both of Lake Ariel, Pennsylvania; to join the Strong Family Group, and, together with the Amended and Restated Quaint Oak Bancorp, Inc. Employee Stock Ownership Plan, John J. Augustine, as co-trustee, Lansdale, Pennsylvania, and Aimee K. Ott, as co-trustee, Newtown, Pennsylvania, a group acting in concert, to retain voting shares of Quaint Oak Bancorp, Inc., and thereby indirectly retain voting shares of Quaint Oak Bank, both of Southampton, Pennsylvania. Aimee K. Ott and John J. Augustine were each previously permitted by the Federal Reserve System to acquire control of voting shares of Quaint Oak Bancorp, Inc.	Newspaper: Federal Register:	Not available Not available

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
- 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
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 May 2, 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
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 May 2, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
ATLANTIC UNION BANK	* Branch (Domestic)	Atlantic Union Bank, Richmond, Virginia, to establish a branch at 1000 Village Market Place, Morrisville, North Carolina.	Newspaper: Federal Register:	05/20/2026 Not applicable
PUTNAM COUNTY BANK	Premises	Putnam County Bank, Hurricane, West Virginia, to increase its investment in bank premises.	Newspaper: Federal Register:	Not applicable 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
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		
274829	TROPIC BK, GRONDT, VIRGINIA	07/17/2025

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 2, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANK	* 18C * Branch (Domestic)	Anchor Bank, Palm Beach Gardens, Florida, to acquire certain assets and assume certain liabilities of Community Bank & Trust, West Georgia, LaGrange, Georgia.	Newspaper:	Not available
			Federal Register:	Not applicable

* 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
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 May 2, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 7

Federal Reserve Bank of Chicago

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
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 May 2, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANK AND TRUST COMPANY, INC.	* 18C * Branch (Domestic)	First State Bank and Trust Company, Inc., Caruthersville, Missouri, to merge with Senath State Bank, Senath, Missouri, and thereby establish branches at the locations of Senath State Bank's main office and branches.	Newspaper: Federal Register:	05/27/2026 Not applicable
PEOPLES BANK & TRUST CO.	* Branch (Domestic)	Peoples Bank & Trust Co., Troy, Missouri, to establish a branch facility to be located at 107 Exploration Drive, Moscow Mills, Missouri	Newspaper: Federal Register:	05/14/2026 Not applicable

* 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:

- 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
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		
489546	FIRST ST B&TC, CARUTHERSVILLE, MISSOURI	
34742	FIRST WESTERN BK, BOONEVILLE, ARKANSAS	
590640	FNB OXFORD BK, OXFORD, MISSISSIPPI	

* 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
49241	RELYANCE BK, WHITE HALL, ARKANSAS	04/17/2026	01/12/2026	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 May 2, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 9

Federal Reserve Bank of Minneapolis

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
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 May 2, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
Providence Bancshares, Inc.	* 3A1	Providence Bancshares, Inc., Dakota Dunes, South Dakota, to become a bank holding company through the acquisition of Nebraska State Bank, Bristow, Nebraska, and Nebraska State Bank, Lynch, Nebraska.	Newspaper:	06/01/2026
			Federal Register:	06/01/2026
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:	Not available
			Federal Register:	05/08/2026
STRYV BANK	* Branch (Domestic)	Stryv Bank, Wichita, Kansas, to establish a branch at 3527 N. Ridge Road, Wichita, Kansas.	Newspaper:	Not available
			Federal Register:	Not applicable

* 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
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
499453	FIRST ST BK NE, LINCOLN, NEBRASKA	08/15/2025	06/24/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
580155	PLATTE VALLEY BK, TORRINGTON, WYOMING	09/08/2025 06/09/2025
516855	SECURITY BK, TULSA, OKLAHOMA	07/14/2025 04/28/2025
990352	UNITED B&TC, MARYSVILLE, KANSAS	02/20/2026 11/17/2025

* 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
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 May 2, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
COASTAL BEND BANCSHARES, INC.	* 3A3	Coastal Bend Bancshares, Inc., Corpus Christi, Texas, to acquire First National Bank in Port Lavaca, Port Lavaca, Texas	Newspaper: Federal Register:	Not available 06/01/2026
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: Federal Register:	05/09/2026 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
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
884358	FIRST ST BK OF LIVINGSTON, LIVINGSTON, TEXAS	06/07/2025	03/03/2025	O	Int Small Bank
3465392	PEGASUS BK, DALLAS, TEXAS	05/02/2025	11/18/2024	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 2, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANKGUAM HOLDING COMPANY	Change in Bank Control	2024 Voting Agreement of BankGuam Holding Company ("2024 VA") and Joaquin P. L. G. Cook, Hagatna, Guam, as Manager, as well as all of the 2024 VA participants identified in the Notice, as a group acting in concert, to acquire 25% or more of the outstanding shares of BankGuam Holding Company and thereby indirectly acquire control of Bank of Guam, both of Hagatna, Guam.	Newspaper: Federal Register:	Not available 05/18/2026
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
WESTERN ALLIANCE BANK	Public Welfare Investment	Western Alliance Bank, Phoenix, Arizona, via its wholly-owned subsidiary, WA PWI, LLC, requests prior approval to make a public welfare investment of \$26,316,524 in Merchants Capital Tax Credit Equity Fund 24, L.P.	Newspaper: Federal Register:	Not applicable 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