



FEDERAL RESERVE RELEASE

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

No. 20 Week ending May 16, 2026

## Board Actions

### Enforcement

UBS Group AG and Credit Suisse AG, both of Zurich, Switzerland, and Credit Suisse Holdings (USA), Inc., and Credit Suisse AG, New York Branch, both of New York, New York—cease-and-desist order dated July 21, 2023, terminated May 12, 2026.

Announced: May 15, 2026

### Personnel

Chair Pro Tempore—Jerome H. Powell as chair pro tempore until Kevin M. Warsh is sworn in as the new chair.

Approved: May 15, 2026

### Savings and Loan Holding Companies

Stephen M. Calk 2025 Trust, Houston, Texas—approval to become a savings and loan holding company by acquiring National Bancorp Holdings, Inc., and thereby indirectly acquiring The Federal Savings Bank, both of Chicago, Illinois.

Announced: May 15, 2026

## Actions Under Delegated Authority

### Bank Branches, Domestic

#### *Kansas City*

Stryv Bank, Wichita, Kansas—to establish a branch at 3527 North Ridge Road, Wichita, Kansas.

Approved: May 15, 2026

#### *San Francisco*

United Business Bank, San Francisco, California—to establish a branch office at 121 Spear Street, San Francisco, California.

Approved: May 12, 2026

#### *St. Louis*

The Central Trust Bank, Jefferson City, Missouri—to establish a branch at 427 East Main Street, Montrose, Colorado.

Approved: May 14, 2026

### Bank Holding Companies

#### *Cleveland*

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.

Approved: May 15, 2026

#### *New York*

Rhinebeck Bancorp, MHC, Poughkeepsie, New York—to convert from mutual to stock form and, as part of the conversion, to merge with its subsidiary, Rhinebeck Bancorp, Inc., which controls Rhinebeck Bank, both of Poughkeepsie, New York.

Approved: May 12, 2026

### Bank Mergers

#### *Kansas City*

Armstrong Bank, Muskogee, Oklahoma—to purchase certain assets and assume certain liabilities of First Guaranty Bank, Hammond, Louisiana, and thereby establish branches.

Approved: May 14, 2026

### Bank Premises

#### *Richmond*

Putnam County Bank, Hurricane, West Virginia—to increase its investment in bank premises.

Approved: May 13, 2026

### Change in Bank Control

#### *Kansas City*

Padgett Agency, Inc., Greenleaf, Kansas—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., and thereby indirectly acquire voting shares of The Citizens National Bank, Greenleaf, Kansas.

Permitted: May 11, 2026

## **Financial Holding Companies**

### ***Atlanta***

OptimumBank Holdings, Inc., Fort Lauderdale, Florida—election to become a financial holding company.

Effective: May 13, 2026

### ***Minneapolis***

Luminate Capital Corporation, Minneapolis, Minnesota—election to become a financial holding company.

Effective: May 13, 2026

## **Membership**

### ***St. Louis***

BankPlus, Belzoni, Mississippi—to become a member of the Federal Reserve System.

Approved: May 13, 2026

**District: 1**

**Federal Reserve Bank of Boston**

**Filings received during the week ending May 16, 2026**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

---

**District: 1**

**Federal Reserve Bank of Boston**

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

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

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

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

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

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

---

<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>
228000	FRANKLIN SVG BK, FARMINGTON, MAINE	12/07/2025	08/18/2025	O	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 16, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BAYERISCHE RAIFFEISEN- BETEILIGUNGS- AKTIENGESELLSC HAFT	Listed Going Concern	Bayerische Raiffeisen-Beteiligungs- Aktiengesellschaft, Beilingries, Germany, seeks to retain voting shares in BayWa AG, Munich, Germany, and thereby indirectly engage in extending credit and servicing loans pursuant to section 225.28(b)(1) of the Board's Regulation Y.	Newspaper: Federal Register:	Not applicable Not available
Community Bancorp, MHC	* 3A1	Community Bancorp MHC, Kingston, New York; to become bank holding company by acquiring Ulster Savings Bank, Kingston, New York, upon the conversion of Ulster Savings Bank from mutual to stock form.	Newspaper: Federal Register:	Not available 06/22/2026
JPMORGAN CHASE & CO.	Investment	JPMorgan Chase & Co., New York, New York, on behalf of itself and its subsidiaries JPMorgan Chase Bank, N.A., Columbus, Ohio and J.P. Morgan International Finance Limited, New York, New York ("JPMIF"), provides prior notice pursuant to Section 211.9(f) of the Board of Governors of the Federal Reserve System's Regulation K for the investment by JPMIF of up to \$4.5 billion in its subsidiary, J.P. Morgan SE.	Newspaper: Federal Register:	Not applicable Not applicable

\* Subject to the provisions of the Community Reinvestment Act

**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.

---

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

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending May 16, 2026**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

---

**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.

---

<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>
2785477	ASIAN BK, PHILADELPHIA, PENNSYLVANIA	11/14/2025	06/02/2025	S	Int Small Bank

---

**CRA Examinations scheduled for Quarter of**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 16, 2026

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST NILES FINANCIAL, INC.	Change in Bank Control	Interagency Notice of Change in Bank Control filed by Lance F. Osborne, individually and as part of a group acting in concert with Osborne Capital Corp.; Osborne Capital Partners II, LLC; Lance F. Osborne, as trustee of the Osborne Capital Corp. 401K Plan; Lance F. Osborne, as trustee of Osborne Capital Group Pension; and Brian Osborne, as trustee of the L.F. Osborne Irrevocable Family Trust, each of Mentor, Ohio, to acquire up to 20% of the common stock of First Niles Financial, Inc., Niles, Ohio, and indirectly control Home Federal Savings & Loan Association, Niles, Ohio.	Newspaper: Federal Register:	06/08/2026 06/05/2026

---

---

\* Subject to the provisions of the Community Reinvestment Act

**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.

---

<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>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

**Filings received during the week ending May 16, 2026**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST BANK	* Branch (Domestic)	First Bank, Southern Pines, North Carolina to establish a branch facility to be located at 108 Gateway Boulevard, Suite 101, Mooresville, North Carolina, 28117.	Newspaper:	05/25/2026
			Federal Register:	Not applicable

---

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 5**

**Federal Reserve Bank of Richmond**

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

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

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

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

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

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

---

<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>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>			
NONE					
274829	TROPIC BK, GRONDT, VIRGINIA	07/17/2025	05/03/2025	S	Int Small Bank

---

\* Subject to the provisions of the Community Reinvestment Act

**District: 6**

**Federal Reserve Bank of Atlanta**

**Filings received during the week ending May 16, 2026**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRSTBANK	* Branch (Domestic)	FirstBank, Nashville, Tennessee, to establish a branch facility to be located at Two Town Square, Two Town Square Boulevard, Suite 140, Asheville, North Carolina 28803.	Newspaper: Federal Register:	Not available Not applicable
M C BANK & TRUST COMPANY	* Branch (Domestic)	M C Bank & Trust Company, Morgan City, Louisiana, located at MCBANK Platinum Tower, 400 Interstate N. Parkway SE, Suite 750, Atlanta, GA 30339.	Newspaper: Federal Register:	05/28/2026 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.

---

<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>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 16, 2026

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
CIBC BANK USA	Public Welfare Investment	CIBC Bank USA, Chicago, Illinois, requests prior approval to make a public welfare investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable
PREMIER HOLDINGS, LTD.	Change in Bank Control	Notice by Gregory Westra, Rock Valley, Iowa to retain 10 percent of the voting shares and thereby control of Premier Holdings, Ltd., Rock Valley Iowa; and together with Matthew Westra, Rock Valley, Iowa, Katie Vander Zwaag, Hudson, South Dakota, and Scott Westra, Milford, Iowa, to join the Westra Family Control Group, a group acting in concert, and thereby acquire 25 percent or more of the shares of Premier Holdings, Ltd., Rock Valley, Iowa. Premier Holdings, Ltd. controls Premier Bank, Rock Valley, Iowa.	Newspaper: Federal Register:	06/10/2026 Not available

---

**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.

---

<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>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 16, 2026

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
DECATUR COUNTY BANK	* Branch (Domestic)	Decatur County Bank, Decaturville, Tennessee, to establish a branch facility to be located at 7707 Wolf River Circle, Germantown, Tennessee	Newspaper: Federal Register:	05/28/2026 Not applicable
SIMMONS BANK	* Branch (Domestic)	Simmons Bank, Pine Bluff, Arkansas, to establish a branch to be located at 204 West Washington Avenue, Athens, Tennessee	Newspaper: Federal Register:	05/25/2026 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.

---

<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>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
489548	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**

---

<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>
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 16, 2026

---

Filer	Filing Type	Filing Proposal	End of Comment Period
FIRST HOLDING COMPANY OF CAVALIER, INC.	Change in Bank Control	Robert J. Mahar, Grand Forks, North Dakota, to join the Mahar Family Control Group, a group acting in concert, to retain voting shares of First Holding Company Cavalier, Inc., and thereby indirectly retain voting shares of United Valley Bank, both of Cavalier, North Dakota	Newspaper: 06/02/2026 Federal Register: 06/02/2026

---

---

\* Subject to the provisions of the Community Reinvestment Act

**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.

---

<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>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 16, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANCWEST, INC.	Change in Bank Control	Aaron P. Graft, Dallas, Texas, trustee of the Tricia Graft Trust and the Graft Family Residuary Trust, both of Clinton, Oklahoma, to become a member of the Graft Family Group, a group acting in concert, to retain voting shares of Bancwest, Inc., and thereby retain voting shares of The Bank of the West, both of Thomas, Oklahoma.	Newspaper: Federal Register:	06/10/2026 06/05/2026
COMMERCE BANK	* Branch (Domestic)	Commerce Bank, Kansas City, Missouri, to establish a branch located at 1900 Shawnee Mission Parkway, Mission Woods, Kansas.	Newspaper: Federal Register:	05/27/2026 Not applicable
COMMERCE BANK	* Branch (Domestic)	Commerce Bank, Kansas City, Missouri, to establish a branch located at 1037 Southern Ridge Lane, Lake Saint Louis, Missouri.	Newspaper: Federal Register:	05/27/2026 Not applicable
COMMERCE BANK	* Branch (Domestic)	Commerce Bank, Kansas City, Missouri, to establish a branch located at 20 Wilcox St. Unit C-116, Castle Rock, Colorado.	Newspaper: Federal Register:	05/27/2026 Not applicable
REEVES BANCSHARES, INC.	Change in Bank Control	Tara Holder, Eldorado, Oklahoma; and Haley Pannell, Olustee, Oklahoma; to join the Holder Family Group, a group acting in concert, to retain voting shares of Reeves Bancshares, Inc., Gould, Oklahoma, and thereby indirectly retain voting shares of Cattlemens Bank, Altus, Oklahoma.	Newspaper: Federal Register:	Not available 05/28/2026

\* 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.

---

<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>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		
580155	PLATTE VALLEY BK, TORRINGTON, WYOMING	09/08/2025 06/09/2025 S Int Small Bank
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

---

\* 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 16, 2026

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
Carpenter Bank Holdings LLC	* 3A1	Carpenter Bank Holdings LLC, Dallas, Texas, to become a bank holding company with respect to Security State Bank, Pearsall, Texas.	Newspaper: Federal Register:	Not available 06/08/2026
PLAINSCAPITAL BANK	* Branch (Domestic)	PlainsCapital Bank, University Park, Texas to establish a branch at 500 South Preston Rd, Prosper, Texas 75078	Newspaper: Federal Register:	05/30/2026 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:

- 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.

---

<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>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
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 16, 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

---

---

\* 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.

---

<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>
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**

---

<b>Institution</b>	<b>Location</b>	<b>Quarter</b>
NONE		

---

---

\* Subject to the provisions of the Community Reinvestment Act