



FEDERAL RESERVE RELEASE

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

No. 21 Week ending May 23, 2026

Board Actions

Bank Holding Companies

Bank of America Corporation, Charlotte, North Carolina—approval to engage on a limited basis in physical commodity trading activities involving tin, under section 4(k) of the BHC Act and the Board's Regulation Y. Effective: May 18, 2026

Banks, State Member

United Texas Bank (UTB), Dallas, Texas—non-objection to the conversion by UTB from a state member bank to a national bank charter.*

Approved: May 1, 2026

*Addition

Enforcement

Commerce Bank, Kansas City, Missouri—consent order of prohibition against Nakia Logan, a former institution-affiliated party.

Announced: May 21, 2026

Forms

FR Y-14AQM—final Board review to extend with revision the Capital Assessments and Stress Testing Reports.

Approved: May 18, 2026

Regulations and Policies

Payment Account—(1) notice and request for comment on proposed revisions to the Federal Reserve Policy on Payment System Risk and the Guidelines for Evaluating Account and Services Requests to accommodate the provision by Federal Reserve Banks of a special-purpose payment account that would clear and settle certain payment activity (Payment Account) and (2) notices of proposed rulemaking and requests for comment on proposed revisions to Regulation A to specify that Payment Account holders would not be eligible to access discount window credit and to Regulation D to provide that Federal Reserve Banks would not pay interest on balances maintained in Payment Accounts.

Approved: May 20, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Richmond

Farmers & Merchants Bank, Timberville, Virginia—to establish a branch at 28 Blackwell Park Lane, Warrenton, Virginia.

Approved: May 19, 2026

Secretary

Local Bank, Hulbert, Oklahoma—to establish a branch at 301 West Broadway, Muskogee, Oklahoma.

Approved: May 22, 2026

St. Louis

The Bank of Fayette County, Piperton, Tennessee—to establish a branch at 151 Highway 72 East, Collierville, Tennessee.

Approved: May 20, 2026

Peoples Bank & Trust Co., Troy, Missouri—to establish a branch at 107 Exploration Drive, Moscow Mills, Missouri.

Approved: May 20, 2026

Bank Holding Companies

Boston

Mutual Bancorp, Hyannis, Massachusetts—limited relief from certain commitments.

Granted: May 20, 2026

Minneapolis

Fulda Bancorporation, Inc., Britton, South Dakota—to acquire Root River State Bank, Chatfield, Minnesota.

Approved: May 21, 2026

Banks, State Member

San Francisco

Western Alliance Bank, Phoenix, Arizona—to make a public welfare investment.

Approved: May 19, 2026

St. Louis

OakStar Bank, Springfield, Missouri—to make a public welfare investment.

Approved: May 20, 2026

Change in Bank Control

Chicago

First Illinois Corporation, Decatur, Illinois—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 Roxane Rathje, Chattanooga, Tennessee, 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, both of Decatur, Illinois.

Permitted: May 21, 2026

Kansas City

Carson Financial Holding Company, Inc., Stilwell, Oklahoma—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, Stilwell, Oklahoma.

Permitted: May 18, 2026

Spend Life Wisely Company, Inc., Durant, Oklahoma—the Gregory L. Massey 2026 Irrevocable Trust, Gregory L. Massey, as trustee, both of Dallas, Texas, to become a member of the Massey Family Group, a group acting concert, to acquire voting shares of Spend Life Wisely Company, Inc., and thereby indirectly acquire voting shares of First United Bank and Trust Company, Durant, Oklahoma.

Permitted: May 18, 2026

St. Louis

Townsend Financial Corporation, Parsons, Tennessee—Nathan T. Snyder and Hallie H. Snyder, both of Pittsburgh, Pennsylvania, a group acting in concert, to acquire voting shares of Townsend Financial Corporation and thereby indirectly acquire voting shares of Farmers Bank, Parsons, Tennessee.

Permitted: May 22, 2026

Townsend Financial Corporation, Parsons, Tennessee—Eugene H. Bringol, Jr., and Natalee L. Young-Bringol, both of Beaver, Pennsylvania, a group acting in concert, to acquire voting shares of Townsend Financial Corporation and thereby indirectly acquire voting shares of Farmers Bank, Parsons, Tennessee.

Permitted: May 22, 2026

Membership

Atlanta

Studio Bank, Nashville, Tennessee—to become a member of the Federal Reserve System.

Approved: May 19, 2026

St. Louis

Enterprise Bank & Trust, Clayton, Missouri—to become a member of the Federal Reserve System.

Approved: May 22, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 23, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
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.

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 Third Quarter of 2026 (July 1, 2026 - September 30, 2026) and Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026)

Institution	Location	Quarter
BANKNEWPORT	MIDDLETOWN, RHODE ISLAND	Third Quarter of 2026
CORNERSTONE BK	SPENCER, MASSACHUSETTS	Third Quarter of 2026
ION BK	NAUGATUCK, CONNECTICUT	Third Quarter of 2026
COASTAL HERITAGE BK	WEYMOUTH, MASSACHUSETTS	Fourth Quarter of 2026

* Subject to the provisions of the Community Reinvestment Act

District: 1

Federal Reserve Bank of Boston

CRA Examinations scheduled for Third Quarter of 2026 (July 1, 2026 - September 30, 2026) and Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026)

Institution	Location	Quarter
FALL RIVER FIVE CENTS SVGS BK	FALL RIVER, MASSACHUSETTS	Fourth Quarter of 2026

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending May 23, 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 an equity investment, pursuant to Section 208.22(d) of Regulation H.	Newspaper: Federal Register:	Not applicable Not applicable

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 Third Quarter of 2026 (July 1, 2026 - September 30, 2026) and Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026)

Institution	Location	Quarter
CHEMUNG CANAL TC	ELMIRA, NEW YORK	Third Quarter of 2026
PEAPACK PRIV B&TC	BEDMINSTER, NEW JERSEY	Third Quarter of 2026
ADIRONDACK BK	UTICA, NEW YORK	Fourth Quarter of 2026
ORANGE B&TC	MIDDLETOWN, NEW YORK	Fourth Quarter of 2026

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 23, 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 Third Quarter of 2026 (July 1, 2026 - September 30, 2026) and Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026)

Institution	Location	Quarter
CUSTOMERS BK	MALVERN, PENNSYLVANIA	Third Quarter of 2026

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 23, 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 Third Quarter of 2026 (July 1, 2026 - September 30, 2026) and Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026)

Institution	Location	Quarter
BUCKEYE CMNTY BK	ELYRIA, OHIO	Third Quarter of 2026
TRISTATE CAP BK	PITTSBURGH, PENNSYLVANIA	Third Quarter of 2026
NORTH VALLEY BK	ZANESVILLE, OHIO	Fourth Quarter of 2026

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 23, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE LOWCOUNTRY	* Branch (Domestic)	Bank of the Lowcountry, Walterboro, South Carolina, to establish a branch facility to be located at 186 Sea Island Parkway, Beaufort, South Carolina	Newspaper: Federal Register:	05/29/2026 Not applicable
UNITED COMMUNITY BANKS, INC.	* 3A3 * 18C * Branch (Domestic)	United Community Banks, Inc., Greenville, South Carolina, to acquire 100% of the voting securities of Peach State Bancshares, Inc., Gainesville, Georgia, and thereby indirectly acquire Peach State Bank & Trust, Gainesville, Georgia. In addition, United Community Bank, Greenville, South Carolina, to merge with Peach State Bank & Trust and operate Peach State Bank & Trust's branches.	Newspaper: Federal Register:	06/19/2026 06/25/2026

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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 Third Quarter of 2026 (July 1, 2026 - September 30, 2026) and Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026)

Institution	Location	Quarter
BURKE & HERBERT B&TC	ALEXANDRIA, VIRGINIA	Third Quarter of 2026
PRIMIS BK	TAPPAHANNOCK, VIRGINIA	Third Quarter of 2026
ATLANTIC UNION BK	RICHMOND, VIRGINIA	Fourth Quarter of 2026
FIRST SENTINEL BK	RICHLANDS, VIRGINIA	Fourth Quarter of 2026

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 23, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 Third Quarter of 2026 (July 1, 2026 - September 30, 2026) and Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026)

Institution	Location	Quarter
CAPITAL CITY BK	TALLAHASSEE, FLORIDA	Third Quarter of 2026
TENNESSEE ST BK	PIGEON FORGE, TENNESSEE	Third Quarter of 2026
TRUSTMARK BK	JACKSON, MISSISSIPPI	Third Quarter of 2026
WAYNE CTY BK	WAYNESBORO, TENNESSEE	Third Quarter of 2026

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

CRA Examinations scheduled for Third Quarter of 2026 (July 1, 2026 - September 30, 2026) and Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026)

Institution	Location	Quarter
FIRSTBANK	NASHVILLE, TENNESSEE	Fourth Quarter of 2026

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 23, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
HOMETOWN COMMUNITY BANCORP, INC.	* 3A3	Hometown Community Bancorp, Inc., and Hometown Community Bancorp Inc., Employee Stock Ownership Plan and Trust, both of Morton, Illinois, to acquire 100 percent of the outstanding shares of First Bank of Manhattan, Manhattan, Illinois.	Newspaper:	Not available
			Federal Register:	Not available

* Subject to the provisions of the Community Reinvestment Act

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 Third Quarter of 2026 (July 1, 2026 - September 30, 2026) and Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026)

Institution	Location	Quarter
1ST SOURCE BK	SOUTH BEND, INDIANA	Third Quarter of 2026
BANK 1ST	WEST UNION, IOWA	Third Quarter of 2026
BANK CMG	MADISON, WISCONSIN	Third Quarter of 2026
HURON ST BK	ROGERS CITY, MICHIGAN	Third Quarter of 2026

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

CRA Examinations scheduled for Third Quarter of 2026 (July 1, 2026 - September 30, 2026) and Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026)

Institution	Location	Quarter
DEMOTTE ST BK	DEMOTTE, INDIANA	Fourth Quarter of 2026
EASTERN MI BK	CROSWELL, MICHIGAN	Fourth Quarter of 2026
FIRST ST BK OF MI	DECATUR, MICHIGAN	Fourth Quarter of 2026
INDEPENDENT BK	GRAND RAPIDS, MICHIGAN	Fourth Quarter of 2026
MIDWEST BK	MONMOUTH, ILLINOIS	Fourth Quarter of 2026

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 23, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
PEOPLES BANK & TRUST CO.	Commitment	Peoples Bank & Trust Co., Troy, Missouri, requests relief from certain commitments entered into in 2005 in connection with an application to establish a branch facility to be located at 106 South Main Street, Elsberry, Missouri.	Newspaper:	Not applicable
			Federal Register:	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 Third Quarter of 2026 (July 1, 2026 - September 30, 2026) and Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026)

Institution	Location	Quarter
AMORY FIRST S&LA BK SSB	AMORY, MISSISSIPPI	Third Quarter of 2026
BANKFIRST FINANCIAL SVC	MACON, MISSISSIPPI	Third Quarter of 2026
CITIZENS BK	BATESVILLE, ARKANSAS	Third Quarter of 2026
CS BK	EUREKA SPRINGS, ARKANSAS	Third Quarter of 2026

* 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

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Institution	Location	Quarter
EVOLVE B&TC	WEST MEMPHIS, ARKANSAS	Third Quarter of 2026
GENERATIONS BK	ROGERS, ARKANSAS	Third Quarter of 2026
MIDLAND ST BK	EFFINGHAM, ILLINOIS	Third Quarter of 2026
OMB BK	SPRINGFIELD, MISSOURI	Third Quarter of 2026
UNION B&TC	MONTICELLO, ARKANSAS	Third Quarter of 2026
FIRST BK	CREVE COEUR, MISSOURI	Fourth Quarter of 2026
FIRST CHOICE BK	PONTOTOC, MISSISSIPPI	Fourth Quarter of 2026
MONTICELLO BKG CO	MONTICELLO, KENTUCKY	Fourth Quarter of 2026
RENASANT BK	TUPELO, MISSISSIPPI	Fourth Quarter of 2026
SOUTHERN IN HQ	JEFFERSONVILLE, INDIANA	Fourth Quarter of 2026
TUPELO DOWNTOWN BR	TUPELO, MISSISSIPPI	Fourth Quarter of 2026

* Subject to the provisions of the Community Reinvestment Act

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending May 23, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

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 Third Quarter of 2026 (July 1, 2026 - September 30, 2026) and Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026)

Institution	Location	Quarter
FIRST INTRST BK	BILLINGS, MONTANA	Third Quarter of 2026
FIRST ST BK SOUTHWEST	PIPESTONE, MINNESOTA	Fourth Quarter of 2026

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending May 23, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 10

Federal Reserve Bank of Kansas City

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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
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 Third Quarter of 2026 (July 1, 2026 - September 30, 2026) and Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026)

Institution	Location	Quarter
ALL CAP BK	LOCUST GROVE, OKLAHOMA	Third Quarter of 2026
ANB BK	DENVER, COLORADO	Third Quarter of 2026
BANK OF HOLYROOD	HOLYROOD, KANSAS	Third Quarter of 2026
CHARTER WEST BK	WEST POINT, NEBRASKA	Third Quarter of 2026

* 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

CRA Examinations scheduled for Third Quarter of 2026 (July 1, 2026 - September 30, 2026) and Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026)

Institution	Location	Quarter
CORNHUSKER BK	LINCOLN, NEBRASKA	Third Quarter of 2026
ENTERPRISE BK	OMAHA, NEBRASKA	Third Quarter of 2026
EQUITY BK	ANDOVER, KANSAS	Third Quarter of 2026
FMS BK	FORT MORGAN, COLORADO	Third Quarter of 2026
WISDOM HERITAGE BK	ALVA, OKLAHOMA	Third Quarter of 2026
ADAMS B&TC	OGALLALA, NEBRASKA	Fourth Quarter of 2026
BANCFIRST	OKLAHOMA CITY, OKLAHOMA	Fourth Quarter of 2026
CITIZENS ST B&TC	ELLSWORTH, KANSAS	Fourth Quarter of 2026
CORNERSTONE BK	YORK, NEBRASKA	Fourth Quarter of 2026
FLATIRONS BK	BOULDER, COLORADO	Fourth Quarter of 2026
INVESTORS CMNTY BK	CHILLICOTHE, MISSOURI	Fourth Quarter of 2026
SMALL BUS BK	LENEXA, KANSAS	Fourth Quarter of 2026
SOUTHWEST BK OF WEATHERFORD	WEATHERFORD, OKLAHOMA	Fourth Quarter of 2026

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 23, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
Augustus International Inc.	* 3A1	Augustus International Inc., Dallas, Texas to become a bank holding company and acquire control of the proposed Augustus National Bank, N.A., de novo	Newspaper:	06/20/2026
			Federal Register:	06/26/2026

* 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
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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
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 Third Quarter of 2026 (July 1, 2026 - September 30, 2026) and Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026)

Institution	Location	Quarter
INTEGRITY BK SSB	HOUSTON, TEXAS	Third Quarter of 2026
PLAINSCAPITAL BK	UNIVERSITY PARK, TEXAS	Third Quarter of 2026
FIRST FNCL BK	ABILENE, TEXAS	Fourth Quarter of 2026
SUSSER BK	DALLAS, TEXAS	Fourth Quarter of 2026

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

CRA Examinations scheduled for Third Quarter of 2026 (July 1, 2026 - September 30, 2026) and Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026)

Institution	Location	Quarter
TEXAS CAP BK	DALLAS, TEXAS	Fourth Quarter of 2026

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending May 23, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANC OF CALIFORNIA	Public Welfare Investment	Banc of California, Los Angeles, California requests prior approval of a proposed Public Welfare Investment of \$5 million in OTH Impact Fund I, LP.	Newspaper: Federal Register:	Not applicable Not applicable
BANC OF CALIFORNIA	Public Welfare Investment	Banc of California, Los Angeles, California proposes to make to a \$7 million public welfare investment in Enterprise Preservation Fund VI LLC.	Newspaper: Federal Register:	Not applicable Not applicable
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

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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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 Third Quarter of 2026 (July 1, 2026 - September 30, 2026) and Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026)

Institution	Location	Quarter
BANK OF THE ORIENT	SAN FRANCISCO, CALIFORNIA	Third Quarter of 2026
PLUMAS BK	QUINCY, CALIFORNIA	Third Quarter of 2026
UNITED BUS BK	WALNUT CREEK, CALIFORNIA	Third Quarter of 2026
CENTRAL PACIFIC BK	HONOLULU, HAWAII	Fourth Quarter of 2026

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

CRA Examinations scheduled for Third Quarter of 2026 (July 1, 2026 - September 30, 2026) and Fourth Quarter of 2026 (October 1, 2026 - December 31, 2026)

Institution	Location	Quarter
OAK VALLEY CMNTY BK	OAKDALE, CALIFORNIA	Fourth Quarter of 2026

* Subject to the provisions of the Community Reinvestment Act