



FEDERAL RESERVE RELEASE

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

No. 24 Week ending June 13, 2026

Board Actions

Regulations and Policies

Financial Data Transparency Act Joint Data Standards—interagency final rule to establish data standards for certain information collections.

Approved: June 9, 2026

Permitted Payment Stablecoin Issuer Customer Identification Program—interagency proposed rule and request for comment to implement certain provisions of the Guiding and Establishing National Innovation for U.S. Stablecoins Act (GENIUS Act).

Approved: June 8, 2026

Actions Under Delegated Authority

Bank Branches, Domestic

Chicago

Independent Bank, Grand Rapids, Michigan—to establish a branch at 4675 32nd Avenue, Hudsonville, Michigan.

Approved: June 10, 2026

Kansas City

Commerce Bank, Kansas City, Missouri—to establish a branch at 20 Wilcox Street, Castle Rock, Colorado.

Approved: June 10, 2026

Commerce Bank, Kansas City, Missouri—to establish a branch at 1900 Shawnee Mission Parkway, Mission Woods, Kansas.

Approved: June 10, 2026

Commerce Bank, Kansas City, Missouri—to establish a branch at 1037 Southern Ridge Lane, Lake Saint Louis, Missouri.

Approved: June 10, 2026

St. Louis

Decatur County Bank, Decaturville, Tennessee—to establish a branch at 7707 Wolf River Circle, Germantown, Tennessee.

Approved: June 8, 2026

Bank Holding Companies

Chicago

Brookfield Bancshares, Inc., Brookfield, Illinois—to merge with NSTS Bancorp, Inc., and thereby acquire North Shore Trust and Savings, both of Waukegan, Illinois, and thereby engage in operating a savings association pursuant to section 225.28(b)(4)(ii) of Regulation Y.

Withdrawn: June 11, 2026

Independent Bank Corporation, Grand Rapids, Michigan—(1) to merge with HCB Financial Corp. and thereby indirectly acquire Highpoint Community Bank, both of Hastings, Michigan, and (2) for Independent Bank, Grand Rapids, Michigan, to merge with Highpoint Community Bank and thereby establish branches and to exercise trust powers.*

Approved: June 3, 2026

*Addition

Merchants Bancorp, Carmel, Indiana—to acquire Loan Exchange, LLC, Orange, California, and thereby engage in extending credit pursuant to section 225.28(b)(1) of Regulation Y.*

Approved: June 4, 2026

*Addition

The North Salem State Bancorporation, North Salem, Indiana—to acquire voting shares of Tri-County Bancorp and thereby indirectly acquire an interest in Tri-County Bank & Trust Company, both of Roachdale, Indiana.

Approved: June 9, 2026

Change in Bank Control

Atlanta

Century Bancorp, Inc., Milledgeville, Georgia—the Baugh Family Trust, Betty C. Baugh, Lawrence N. Thompson III, Lawrence Nathaniel Thompson IV, Patricia B. Thompson, and Lillian Alexandria Thompson Waddell, all of Milledgeville, Georgia, and Lawren Thompson Hutchinson and Timothy Hagan Thompson, both of Atlanta, Georgia, as a group acting in concert, to retain voting shares of Century Bancorp, Inc., and thereby indirectly retain voting shares of Century Bank & Trust, Milledgeville, Georgia.

Permitted: June 12, 2026

Dallas

First Commercial Financial Corp (Corp), Seguin, Texas—James Long, New Braunfels, Texas, to acquire control of voting shares of Corp by becoming a co-trustee of First Commercial Financial Corporation Employee Stock Ownership Plan, which owns Corp and thereby indirectly owns First Commercial Bank, N.A., both of Seguin, Texas.

Permitted: June 12, 2026

Minneapolis

New York Mills Bancshares, Inc., New York Mills, Minnesota—Gwen Denninger, Maple Grove, Minnesota; Karla Buerkle, Plymouth, Minnesota; Sara Vosper, Delano, Minnesota; Julie Radniecki, New York Mills, Minnesota; and Betsy Roder, New York Mills, Minnesota, to join the Buerkle Family Shareholder Group, a group acting in concert, to retain shares of New York Mills Bancshares, Inc., and thereby indirectly retain shares of Farmers & Merchants State Bank of New York Mills, Inc., New York Mills, Minnesota.

Permitted: June 8, 2026

St. Louis

FB Corporation, Creve Coeur, Missouri—the Dierberg Milne Foundation, Ellen D. Milne, as trustee, both of Santa Barbara, California, and the Dierberg Family Foundation, Michael J. Dierberg and JiaMin L. Dierberg, as trustees, all of St. Louis, Missouri, to join the Dierberg Family Control Group, a group acting in concert, to acquire voting shares of FB Corporation and thereby indirectly acquire voting shares of The San Francisco Company and First Bank, both of Creve Coeur, Missouri.

Permitted: June 11, 2026

Regulations and Policies

General Counsel

Lending and Liquidity Facilities—reports to Congress under section 13(3) of the Federal Reserve Act in response to COVID-19.

Approved: June 9, 2026

Supervision and Regulation

Director, S&R

Financial Sector Liabilities—announcement under Regulation XX of the aggregate consolidated liabilities of financial companies in effect as of July 1, 2026.

Approved: June 12, 2026

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending June 13, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
MASCOMA MUTUAL FINANCIAL SERVICES CORPORATION	* 3A3 Listed Going Concern * 3A5	Mascoma Mutual Financial Services Corporation, Lebanon, New Hampshire ("Mascoma"), to merge with Androscoggin Bancorp, MHC, and thereby indirectly acquire Androscoggin Bancorp, Inc., and Androscoggin Savings Bank, all of Lewiston, Maine, pursuant to sections 3(a)(3) and 3(a)(5) of the Bank Holding Company Act of 1956, as amended, and section 225.15 of the Board's Regulation Y. In addition, Mascoma, through the acquisition of Portland Trust Company, LLC, would engage in providing trust company functions pursuant to section 225.28(b)(5) of the Board's Regulation Y.	Newspaper: Federal Register:	Not available 07/06/2026
NARRAGANSETT FINANCIAL CORPORATION	* 3A1	Narragansett Bancorp, Inc., Swansea, Massachusetts; a newly-formed Maryland corporation, to become a bank holding company by acquiring BayCoast Bank, Swansea, Massachusetts. In addition, Narragansett Financial Corporation, Swansea, Massachusetts, the existing mutual holding company of BayCoast Bank, to acquire Narragansett Bancorp, Inc.	Newspaper: Federal Register:	07/14/2026 07/22/2026

* 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 June 13, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 2

Federal Reserve Bank of New York

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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 June 13, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 3

Federal Reserve Bank of Philadelphia

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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 June 13, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
CORN CITY STATE BANK, THE	Change in Bank Control	Interagency Notice of Change in Bank Control filed by the following individuals and members of the Drewes Family Control Group: Danelda H. Drewes Trust, Custar, Ohio (Trustee: Danelda H. Drewes), Robert L. Drewes Trust, Custar, Ohio (Trustee: Robert L. Drewes) Mark R. Drewes, Custar, Ohio, Melody S. Drewes, Custar, Ohio, Rhonda L. Hogrefe, Bowling Green, Ohio, Roger L. Hogrefe, Bowling Green, Ohio, Lynette M. Behrman, Hamler, Ohio, Herbert A. Behrman, Hamler, Ohio, Lorna I. Behrman, Malinta, Ohio, Darcy R. Krassow, Custar, Ohio, Tyler J. Krassow, Custar, Ohio, Tyler R. Drewes, Deshler, Ohio, Whitney C. Drewes, Deshler, Ohio, Chase L. Drewes, McComb, Ohio, Laura J. Drewes, McComb, Ohio, Nicholas D. Hogrefe, Bowling Green, Ohio, Charity H. Hogrefe, Bowling Green, Ohio, Alexander L. Hogrefe, Arlington, Massachusetts, Kimberly S. Hogrefe, Arlington, Massachusetts, Monica L. Socha, Bowling Green, Ohio, Mark S. Socha, Bowling Green, OH for permission to retain 10 percent or more of the shares and thereby control The Corn City State Bank, Deshler, Ohio.	Newspaper: Federal Register:	06/30/2026 Not available
FIRST FINANCIAL BANK	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, requests prior approval to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable
FIRST FINANCIAL BANK	Public Welfare Investment	First Financial Bank, Cincinnati, Ohio, requests prior approval to make a public welfare investment.	Newspaper: Federal Register:	Not applicable Not applicable

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District: 4

Federal Reserve Bank of Cleveland

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

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

RSSD ID	Institution/Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
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 June 13, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
Client First Holdings, LLC	* 3A1 * 3A3 * 18C	Client First Holdings, LLC., Coeburn, Virginia, to become a bank holding company by acquiring 100% of voting securities of Client First Interim Bank (in formation) (CFIB), and Miners Exchange Bank (MEB), both of Coeburn, Virginia, through the merger of CFIB with and into MEB.	Newspaper: 07/17/2026 Federal Register: 07/17/2026

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

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

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2787770	BANK OF THE JAMES, LYNCHBURG, VIRGINIA	11/20/2025	05/27/2025	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
899428	FIRST BK, STRASBURG, VIRGINIA	04/04/2026	06/23/2025	S	Int Small Bank
2849463	FIRST CAP BK, CHARLESTON, SOUTH CAROLINA	11/03/2025	05/19/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending June 13, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
Fleur Capital Corporation	* 3A1	Fleur Capital Corporation to become a bank holding company by acquiring Simmesport State Bank, both of Simmesport, Louisiana.	Newspaper: Federal Register:	07/12/2026 07/15/2026
Florida Bank of Finance - In Organization	Membership DeNovo	Membership Application by Florida Bank of Finance (in organization), Coral Gables, Florida.	Newspaper: Federal Register:	Not applicable Not applicable
Juno Bancorp, Inc.	* 3A1	Juno Bancorp, Inc., Palm Beach Gardens, Florida, to become a bank holding company by acquiring outstanding shares of New Republic Bank, Charlotte, North Carolina.	Newspaper: Federal Register:	06/28/2026 Not available

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

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749635	AUBURNBANK, AUBURN, ALABAMA	06/22/2025	03/03/2025	S	Int Small Bank
2877345	INSBANK, NASHVILLE, TENNESSEE	02/09/2026	11/03/2025	S	Int Small Bank

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending June 13, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
AGCOM HOLDINGS, INC.	Change in Bank Control	Notice by Bradley C. Hanson, Sioux Falls, SD, to acquire voting shares of AgCom Holdings, Inc., Maxwell, Iowa, and thereby indirectly acquire Maxwell State Bank, Maxwell, Iowa.	Newspaper: Federal Register:	Not available 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
113740	FIRST ST BK, EASTPOINTE, MICHIGAN	02/12/2026	08/04/2025	S	Int Small Bank
427241	FRIENDSHIP ST BK, FRIENDSHIP, INDIANA	04/13/2026	11/17/2025	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 June 13, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY BANK, LEXINGTON, TENNESSEE	* Branch (Domestic)	Community Bank, Lexington, Tennessee, to establish a branch facility located at 7108 Boone Street, Suite C, Fairview, Tennessee	Newspaper: Federal Register:	06/25/2026 Not applicable
LEGACY NATIONAL BANK	Membership	Legacy National Bank, Springdale, Arkansas, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable
PARAGON BANK	Membership	Paragon Bank, Memphis, Tennessee, to become a member of the Federal Reserve System.	Newspaper: Federal Register:	Not applicable Not applicable

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
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

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 June 13, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 9

Federal Reserve Bank of Minneapolis

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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 June 13, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period
NONE			

District: 10

Federal Reserve Bank of Kansas City

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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 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 June 13, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
FRONTIER BANCSHARES, INC.	Listed Going Concern	Frontier Bancshares, Inc., Austin, Texas, to acquire Strata Trust Company, Austin, Texas, and thereby indirectly engage in trust company functions, pursuant to sections 225.28(b)(5) of Regulation Y.	Newspaper: Federal Register:	Not applicable Not applicable
FRONTIER COMMUNITY BANCSHARES, INC.	Listed DeNovo	Frontier Community Bancshares, Inc, Elgin, Texas, to engage de novo in buying and selling bullion, and related activities, pursuant to Section 225.28(b)(8)(iii) of the Board's Regulation Y.	Newspaper: Federal Register:	Not applicable Not available

District: 11

Federal Reserve Bank of Dallas

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

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
262358	AMERICAN ST BK, ARP, TEXAS	05/08/2026	01/12/2026	S	Int Small Bank
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

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		
3150205	WORTHINGTON BK, ARLINGTON, TEXAS	06/02/2025 04/07/2025

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

Filings received during the week ending June 13, 2026

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADYEN N.V.	Listed Going Concern	Adyen N.V., through its wholly-owned subsidiary, Adyen International B.V., both of Amsterdam, Netherlands, proposes to acquire 100% of the voting shares of Orb, Inc., San Francisco, California, and thereby indirectly engage in data processing activities, pursuant to section 225.28(b)(14)(i) of Regulation Y.	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
FIRST PACIFIC BANK	* Branch (Domestic)	First Pacific Bank, Whittier, California, to establish a new branch office at 74361 CA-111, Suite 7, Palm Desert, California.	Newspaper: Federal Register:	Not available Not applicable
Front Street Financial, Inc.	* 3A1	Front Street Financial, Inc., Caliente, Nevada, to become a bank holding company by acquiring 100 percent of the voting common stock of Nevada Bank and Trust Company, Caliente, Nevada, Caliente, Nevada.	Newspaper: Federal Register:	07/13/2026 07/22/2026
W.T.B. FINANCIAL CORPORATION	Change in Bank Control	The Stanton Washington Trust Bank Voting Trust, Peter F. Stanton, Trustee, both of Spokane, Washington, to acquire voting shares of W.T.B. Financial Corporation, and thereby indirectly acquire voting shares of Washington Trust Bank, both also of Spokane, Washington.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 12

Federal Reserve Bank of San Francisco

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

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

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

- 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
160360	DBA OR PACIFIC BK, FLORENCE, OREGON	05/28/2026	01/12/2026	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